

Dear [Family Member's Name],

I hope this message finds you well. I am writing to address a serious concern regarding the recent use of my credit account.

It has come to my attention that charges were made to my credit card without my authorization. The transactions in question occurred on [date] and include [list specific charges]. I do not recall agreeing to this use of my account.

While I value our relationship and trust, I must insist that we discuss this matter openly. It is important for me to understand how this happened and to ensure that such situations do not occur in the future.

Please reach out to me at your earliest convenience so we can resolve this situation amicably. Thank you for your understanding.

Sincerely,  
[Your Name]  
[Your Contact Information]