

[Bank Name]
[Department Name]
[Bank Address]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: NOTICE OF COUNTERFEIT INSTRUMENT NEGOTIATION

Dear [Customer Name],

This letter serves as formal notification regarding an item recently presented for deposit/cashing on your account number ending in [Last 4 Digits].

On [Date], the following instrument was submitted:

Instrument Type: [Check/Money Order/Draft]

Amount: \$[Amount]

Reference Number: [Number]

Upon review, our Fraud Department has determined that this instrument is counterfeit. As a result, the item has been dishonored and removed from your account balance. Any funds previously made available have been reversed. This may result in an overdraft or a negative balance for which you are responsible.

Please be advised that the negotiation of counterfeit instruments is a violation of your Account Agreement and may be subject to criminal investigation. We strongly urge you to verify the legitimacy of all checks received from third parties before attempting to deposit them.

Due to this activity, your account is currently [under review / restricted / scheduled for closure].

If you have information regarding the source of this instrument, or if you believe you are a victim of a scam, please contact our Loss Prevention Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Bank Official Name]
[Title]
[Bank Name]