

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank Name]  
[Fraud/Legal Department Address]  
[City, State, Zip Code]

**RE: Formal Demand for Reversal of Transaction - Forged Indorsement**

To the Fraud Department Manager,

I am writing to formally notify [Bank Name] of a fraudulent transaction involving a forged indorsement on the following instrument:

- **Check Number:** [Insert Number]
- **Check Date:** [Insert Date]
- **Check Amount:** \$[Insert Amount]
- **Payee Name:** [Insert Name on Check]
- **Account Number:** [Insert Your Account Number]

It has come to my attention that the aforementioned check was paid by your institution despite a forged or unauthorized indorsement. I did not sign this check, nor did I authorize anyone else to indorse or negotiate this instrument on my behalf. I have received no benefit from the proceeds of this check.

Under the Uniform Commercial Code (UCC) and applicable banking regulations, a bank may only charge an account for items that are "properly payable." A check bearing a forged indorsement is not properly payable. Therefore, I demand that [Bank Name] immediately credit my account in the full amount of \$[Insert Amount].

Attached to this letter, please find:

- A copy of the check in question.
- A signed and notarized Affidavit of Forged Indorsement.
- A copy of the filed Police Report #[Insert Report Number].

I expect a written confirmation that this matter is being investigated and that the funds will be restored to my account within [Insert Number, e.g., 10] business days. Failure to resolve this matter promptly may result in further legal action.

Sincerely,

[Your Signature]

[Your Printed Name]