SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

TO:
[Recipient Name/Financial Institution]
[Recipient Address]
[City, State, Zip Code]

RE: FORMAL DEMAND FOR RETURN OF FUNDS - UNSETTLED ACH/CLEARING HOUSE TRANSACTION

Dear [Recipient Name or Compliance Officer],

This letter serves as a formal demand for the immediate return of funds regarding a Clearing House transaction that failed to settle or was erroneously processed. Despite previous attempts to resolve this matter informally, the funds remain unreturned.

Transaction Details:
Transaction Date: [Date]
Transaction ID/Reference Number: [Number]
Amount: $[Amount]
Originating Account: [Your Account Number]
Receiving Account: [Recipient Account Number]

The aforementioned transaction was [select one: incorrectly routed / duplicated / processed without authorization / failed to clear]. Under the National Automated Clearing House Association (NACHA) operating rules and applicable state and federal financial laws, you are required to return these funds to the originating account.

Please consider this a pre-litigation notice. I demand the full amount of $[Amount] be returned within [Number, e.g., 10] business days from the date of this letter. Failure to comply will result in further legal action, which may include filing a formal complaint with the Consumer Financial Protection Bureau (CFPB) and initiating a lawsuit to recover the principal amount, accrued interest, and legal fees.

Please remit the funds to the account of origin or contact me immediately at [Your Phone Number] to confirm the return transfer.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Address]
[Your Email]