

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Bank Name]

[Fraud Department/Legal Department]

[Bank Address]

[City, State, Zip Code]

RE: URGENT DEMAND FOR RECOVERY OF FRAUDULENT ACH REDIRECTION FUNDS

To the Fraud Department Manager,

This letter serves as a formal demand and notification regarding a fraudulent Automated Clearing House (ACH) redirection involving my account [Your Account Number] held at your institution.

On [Date of Transaction], an unauthorized ACH transfer in the amount of \$[Amount] was initiated from my account to the following recipient:

Recipient Name: [Fraudulent Receiver Name]

Recipient Account Number: [Account Number, if known]

Recipient Routing Number: [Routing Number, if known]

Transaction Reference ID: [ID Number]

This transaction was the result of a fraudulent redirection scheme. I did not authorize this payment, nor did I authorize any changes to the payment instructions for the intended recipient. I have reported this incident to the local authorities and the FBI's Internet Crime Complaint Center (IC3) under Case Number [Case Number].

Under the Electronic Fund Transfer Act (Regulation E) and/or applicable NACHA Operating Rules, I am formally requesting that your institution immediately take the following actions:

1. Initiate an immediate ACH reversal and recall of the funds.
2. Place a temporary hold on the destination account to prevent further dissipation of funds.
3. Provide a formal written response regarding the status of the recovery efforts.
4. Provide copies of all documentation related to the authorization of this specific transfer.

Time is of the essence in recovering these funds. I expect a response confirming receipt of this demand and an update on the recovery status within [Number, e.g., 24-48] hours.

Please contact me immediately at [Your Phone Number] or [Your Email Address] for any further information required to resolve this matter.

Sincerely,

[Your Signature]

[Your Printed Name]