

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email]

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: Notice of Erroneous ACH Credit Transfer and Demand for Return of Funds

Dear [Recipient Name],

This letter serves as formal notification that an erroneous Automated Clearing House (ACH) credit was deposited into your bank account on [Date of Transaction] in the amount of \$[Amount].

The details of the transaction are as follows:

- **Transaction ID/Trace Number:** [Number]
- **Originating Bank:** [Bank Name]
- **Receiver Account Number:** [Last 4 Digits of Account]

This transfer was made in error due to [Brief Reason, e.g., a clerical error / incorrect account information]. You were not the intended recipient of these funds, and there is no legal basis for you to retain this credit.

We kindly request that you authorize your financial institution to reverse this transaction or, alternatively, issue a refund for the full amount of \$[Amount] by [Deadline Date, e.g., 5 business days from now].

Please note that keeping funds deposited into your account by mistake may carry legal consequences. We would prefer to resolve this matter quickly and amicably without further escalation or legal action.

Please contact me immediately at [Your Phone Number] or [Your Email] to confirm that you have initiated the return of these funds.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]