

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

[Sender Name]
[Sender Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name / Entity Name]
[Recipient Address]
[City, State, Zip Code]

RE: FORMAL DEMAND FOR RETURN OF MISAPPROPRIATED ACH FUNDS

Dear [Recipient Name],

This letter serves as a formal legal demand regarding the unauthorized or misappropriated Automated Clearing House (ACH) transaction(s) initiated/received by you from [Bank Name].

Specifically, the following transaction(s) were identified as misappropriated or unauthorized:

- **Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Transaction ID/Reference Number:** [Number]
- **Originating Account:** [Account ending in last 4 digits]

The funds described above were [transferred without authorization / retained after a clerical error / obtained through fraudulent misrepresentation]. Under applicable state and federal laws, including the Electronic Fund Transfer Act (EFTA) and relevant Uniform Commercial Code (UCC) provisions, your retention of these funds constitutes conversion and unjust enrichment.

DEMAND IS HEREBY MADE that you return the full amount of \$[Total Amount] to the undersigned within [Number, e.g., 5 or 7] business days from the date of this letter. Payment should be made via [Wire Transfer/Certified Check/Return of ACH].

Failure to comply with this demand will result in immediate further legal action. This may include filing a formal complaint with law enforcement, initiating a civil lawsuit to recover the principal amount plus interest, and seeking recovery of attorney's fees and legal costs. Furthermore, we reserve the right to report this incident to the National Automated Clearing House Association (NACHA) and relevant financial regulatory bodies.

Please govern yourself accordingly.

Sincerely,

[Signature]

[Printed Name]

[Title/Capacity, if applicable]