

Subject: Inquiry Regarding Unprocessed ACH Deposit - [Your Name/Company Name]

To: [Bank Name or Financial Institution]

Attn: ACH/Operations Department

[Bank Address]

[City, State, Zip Code]

Date: [Current Date]

Dear Customer Service Department,

I am writing to formally inquire about an expected Automated Clearing House (ACH) deposit that has not yet been credited to my account. Below are the details regarding the transaction:

- **Account Holder Name:** [Your Full Name or Business Name]
- **Account Number:** [Your Account Number]
- **Routing Number:** [Your Routing Number]
- **Expected Deposit Amount:** \$[Amount]
- **Expected Date of Deposit:** [Date]
- **Originating Company/Sender:** [Name of Entity Sending the Funds]
- **Trace Number (if known):** [Trace Number]

The sender has confirmed that the funds were initiated on [Date]. However, as of [Today's Date], the funds are not reflecting in my account balance or pending transactions.

Please investigate the status of this transfer to determine if it is being held, if there was an error in processing, or if the funds were returned to the sender. Please notify me of the resolution or any further steps required on my part.

I look forward to your prompt response. You may reach me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]