

Date: [Insert Date]

To:

[Bank Name]

[Fraud Department/Wire Transfer Department]

[Bank Address]

[City, State, Zip Code]

From:

[Your Full Name]

[Your Account Number]

[Your Phone Number]

[Your Email Address]

Subject: Formal Notice of Unauthorized Wire Transfer

Dear Customer Service/Fraud Department,

I am writing to formally notify [Bank Name] of an unauthorized wire transfer that was debited from my account without my permission or knowledge. Under the Electronic Fund Transfer Act (Regulation E) and applicable banking laws, I am reporting this error immediately upon discovery.

Transaction Details:

- **Date of Transaction:** [Insert Date]
- **Amount:** \$[Insert Amount]
- **Transaction ID/Reference Number:** [Insert Number if known]
- **Recipient Information (if visible):** [Insert Name/Bank of recipient]

I did not authorize, initiate, or receive any benefit from this transaction. I have also taken the following steps: [e.g., changed my password / filed a police report / frozen my account].

I request that you immediately:

1. Initiate a wire recall or reversal to recover the funds.
2. Conduct a formal investigation into this unauthorized activity.
3. Credit the full amount back to my account while the investigation is pending.
4. Provide me with a written summary of your findings and the steps taken.

Please acknowledge receipt of this notice and provide me with a case or claim number for my records.

Sincerely,

[Your Signature]

[Your Printed Name]