

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Name of Bank Official or Fraud Department]
[Name of Financial Institution]
[Address of Financial Institution]

RE: Formal Demand for Reimbursement - Fraudulent Activity on Account [Your Account Number]

Dear [Name of Contact Person or Department],

I am writing this formal letter to demand the immediate reimbursement of funds totaling \$[Total Amount] which were unlawfully withdrawn from my account through forgery. I discovered these unauthorized transactions on [Date you discovered the fraud].

The details of the forged transactions are as follows:

- Date: [Date of Transaction] | Amount: \$[Amount] | Transaction Description: [e.g., Check # or Transfer ID]
- Date: [Date of Transaction] | Amount: \$[Amount] | Transaction Description: [e.g., Check # or Transfer ID]

I did not authorize these transactions, nor did I sign the documents used to initiate them. The signatures provided on these items are forgeries and do not match my signature on file with your institution.

I have already taken the following steps regarding this matter:

- Filed a formal fraud report with [Bank Name] on [Date].
- Filed a police report with the [Name of Police Department] (Case Number: [Case Number]).
- Completed the required Affidavit of Forgery (Attached).

Under applicable banking laws and the Electronic Fund Transfer Act (if applicable), your institution has an obligation to protect my funds and correct errors resulting from unauthorized or forged activity. I am requesting that the full amount of \$[Total Amount] be credited back to my account immediately, along with any overdraft or service fees incurred as a result of these fraudulent actions.

Please provide a written response regarding the status of this reimbursement within [Number, e.g., 10] business days. Failure to resolve this matter promptly may result in further legal action

or a formal complaint to the Consumer Financial Protection Bureau (CFPB) and other regulatory bodies.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

Copy of Police Report

Copy of Disputed Transaction Statements

Signed Affidavit of Forgery