

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

[Date]

[Bank Name]
[Fraud Department Address]
[City, State, Zip Code]

RE: Formal Dispute of Fraudulent Check Activity
Account Number: [Your Account Number]
Check Number(s): [Check Number(s)]

To the Fraud Department,

I am writing to formally dispute the following check transaction(s) posted to my account, which I did not authorize:

- Check Number: [Number] - Amount: \$[Amount] - Date Posted: [Date]
- Check Number: [Number] - Amount: \$[Amount] - Date Posted: [Date]

I am disputing these transactions because (select one):

- The signature on the check is forged.
- The check was altered after I signed it.
- I never received this check, and it was stolen/intercepted.
- This is a counterfeit check using my account information.

I did not authorize these payments, nor did I receive any goods or services in exchange for these funds. I have attached a copy of the police report (if applicable) and a signed affidavit of forgery.

Please investigate this matter immediately, reverse the fraudulent charges, and credit the funds back to my account. I also request that you secure my account against further unauthorized activity.

I look forward to your written response within the timeframe required by law.

Sincerely,

[Your Signature]

[Your Printed Name]