

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

[Date]

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

RE: Formal Dispute of Altered/Forged Check Amount

Account Number: [Your Account Number]

Check Number: [Check Number]

To the Fraud Department,

I am writing to formally dispute the following transaction on my account. A check I authorized has been altered and cashed for an incorrect amount without my permission.

Transaction Details:

- Check Number: [Check Number]
- Date of Original Issuance: [Date]
- Authorized Amount: \$[Original Amount]
- Amount Deducted from Account: \$[Altered Amount]
- Date Check Cleared: [Date]

Affidavit of Alteration:

I, [Your Full Name], being duly sworn, depose and state that:

1. I am the owner of the account listed above.
2. I issued the check referenced above to [Payee Name] for the original amount of \$[Original Amount].
3. The check was altered after it left my possession to show the amount of \$[Altered Amount].
4. I did not authorize this change, nor did I receive any benefit from the additional funds withdrawn.
5. The signature on the alteration (if any) is a forgery and was not made by me.

I have attached a copy of my original check carbon/record (if available) and a copy of the altered check image as seen on my bank statement. I request that you investigate this matter immediately, credit my account for the difference of \$[Difference Amount], and provide me with a written confirmation of the resolution.

Sincerely,

[Your Signature]

[Notary Public Signature and Seal - Optional but Recommended]