

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

[Date]

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

**RE: Notice of Altered Check and Demand for Reversal of Funds**

To the Fraud Department / Customer Service Manager:

I am writing to formally notify [Bank Name] of a fraudulently altered check that has been debited from my account. I am demanding an immediate reversal and credit of the affected funds.

**Account Details:**

Account Name: [Your Name]  
Account Number: [Your Account Number]

**Check Details:**

Check Number: [Check Number]  
Date of Check: [Date on Check]  
Original Amount: \$[Original Amount]  
Original Payee: [Original Payee Name]  
Altered Amount: \$[Altered Amount]  
Altered Payee (if applicable): [Altered Payee Name]  
Date Posted to Account: [Date Transaction Occurred]

I discovered this discrepancy on [Date You Noticed]. Upon reviewing the check image, it is clear that the [Amount/Payee] was altered without my authorization. This check was not paid according to its original tenor, and as such, the bank is responsible for the unauthorized loss under the Uniform Commercial Code (UCC).

I have attached a copy of the altered check and [any other supporting documents, e.g., a police report or affidavit of forgery].

I request that you investigate this matter immediately and restore the sum of \$[Total Amount of Loss] to my account within [Number, e.g., 10] business days. Please provide written confirmation once the credit has been processed.

Thank you for your prompt attention to this fraud report.

Sincerely,

[Your Signature]

[Your Printed Name]