

[Date]

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

RE: Final Resolution of Altered Check Dispute

Case Number: [Reference Number]
Account Number ending in: [Last 4 Digits]

Dear [Customer Name],

We have completed our investigation regarding your claim dated [Date] concerning check number [Check Number], which was reported as altered.

Investigation Outcome:

[Insert: Approved / Denied / Partially Approved]

Details:

[Insert details of the findings. For example: Based on our review of the original check image and the endorsement, we have confirmed that the payee/amount was altered without authorization. / Or: Our investigation found that the transaction was authorized and matches your account history.]

Action Taken:

- [Option 1: A permanent credit in the amount of \$[Amount] has been applied to your account.]
- [Option 2: The provisional credit issued on [Date] has been made permanent.]
- [Option 3: No refund will be issued, and the provisional credit will be reversed on [Date].]

If you have any questions or require additional documentation regarding this decision, please contact our Dispute Resolution Department at [Phone Number] between the hours of [Operating Hours].

Thank you for your patience during this process.

Sincerely,

[Name/Signature]
[Title]
[Financial Institution Name]