

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

[Date]

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

**Subject: Formal Dispute of Fraudulent Check Amount Alteration**

Dear Fraud Department,

I am writing to formally dispute a fraudulent transaction involving an altered check on my account. The check in question was intercepted or tampered with, and the original amount was changed without my authorization.

**Transaction Details:**

- **Check Number:** [Insert Check Number]
- **Original Date Written:** [Insert Date]
- **Original Payee:** [Insert Name of Original Payee]
- **Original Amount:** \$[Insert Original Amount]
- **Altered Amount Charged:** \$[Insert Amount Deducted from Account]
- **Date Posted to Account:** [Insert Date Posted]

I have attached a copy of my checkbook carbon copy or original record showing the intended amount, along with a copy of my bank statement highlighting the discrepancy. I did not authorize this change, nor did I receive any benefit from the additional funds withdrawn.

I request that you investigate this matter immediately, credit my account for the difference of \$[Insert Difference Amount], and provide me with a copy of the front and back of the cleared check for my records and potential police reporting.

Please notify me in writing of the status of this investigation and the steps being taken to secure my account. I look forward to your prompt response.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosures:** [List documents, e.g., Copy of Bank Statement, Image of Original Check Stub]