

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

[Date]

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

RE: Notice of Altered Check and Formal Dispute

To Whom It May Concern,

I am writing to formally notify [Bank Name] of an unauthorized alteration to a check drawn on my account, number [Your Account Number].

Upon reviewing my recent account statement dated [Statement Date], I discovered that Check #[Check Number] was processed for an incorrect amount. Based on my records, the check was originally issued for \$[Original Amount] made payable to [Original Payee]. However, the check was altered and cashed for \$[Altered Amount].

I did not authorize this change, nor did I provide permission for this check to be paid at the altered value. I have attached a copy of my checkbook register and/or the original carbon copy for your reference.

I request that [Bank Name] initiate an immediate investigation into this matter, credit my account for the difference of \$[Disputed Amount], and provide me with a copy of the altered check for my records.

Please notify me in writing of the steps being taken to resolve this dispute and the expected timeline for the reimbursement of these funds.

Thank you for your prompt attention to this security matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

Copy of Account Statement

Proof of Original Check Amount (e.g., carbon copy or register entry)