

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

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

**Subject: Request for Provisional Credit - Disputed Altered Check Amount**

To the Fraud and Dispute Department,

I am writing to formally dispute a transaction on my account number [Your Account Number] regarding an altered check. I am requesting a provisional credit while your investigation is conducted.

On [Date of Transaction], Check Number [Check Number] was processed against my account. I originally wrote this check for the amount of \$[Original Amount]. However, it was cleared for the altered amount of \$[Altered Amount]. This resulted in an unauthorized overcharge of \$[Difference Amount].

I have attached a copy of the check (if available) and highlighted the discrepancy. I certify that I did not authorize the change in the payment amount.

Pursuant to banking regulations and the Electronic Fund Transfer Act (where applicable), please credit my account for the disputed amount of \$[Difference Amount] as a provisional credit. I understand that this credit may be reversed if the investigation concludes the transaction was valid.

Please provide written confirmation once the provisional credit has been applied to my account. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]