

[Your Name/Business Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Date]

[Bank Name]

[Department Name, e.g., Fraud/Claims Department]

[Bank Address]

[City, State, Zip Code]

RE: Formal Investigation Request for Missing Funds - Account Number: [Your Account Number]

Dear [Contact Name or Department Manager],

I am writing to formally request an immediate investigation into the disappearance of funds from my checking account mentioned above. Upon reviewing my account records on [Date], I discovered that a total of \$[Amount] is missing from the balance.

According to my records, the discrepancy occurred between [Start Date] and [End Date]. The following specific transactions are unauthorized or appear to be missing without explanation:

- [Date]: [Transaction Description/ID] - \$[Amount]
- [Date]: [Transaction Description/ID] - \$[Amount]

I have not authorized these withdrawals, nor have I shared my account credentials or debit card with any third party. I have attached copies of my recent statements and any relevant receipts to assist with your investigation.

Please consider this letter a formal notice of dispute. I request that you investigate these transactions, credit the missing funds back to my account, and provide a written summary of your findings within the timeframe required by law.

Thank you for your prompt attention to this urgent matter. I look forward to your response.

Sincerely,

[Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Bank Statements, Transaction Screenshots]