

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

[Date]

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

RE: Trace Request for Direct Deposit to Closed Account

To Whom It May Concern,

I am writing to formally request a trace on a direct deposit payment that was sent to a closed account formerly held at your institution.

The details of the transaction and the account are as follows:

- **Account Holder Name:** [Your Full Name]
- **Closed Account Number:** [Account Number]
- **Routing Number:** [Routing Number]
- **Date of Deposit:** [Date]
- **Amount of Deposit:** \$[Amount]
- **Sender/Employer Name:** [Company Name]
- **Trace Number/ACH ID (if known):** [Trace Number]

The aforementioned account is closed. According to the originating party, the funds were sent to this account, but they have not yet been returned to the sender. I request that you verify the receipt of these funds and provide confirmation that they have been, or will be, returned to the originating bank (returned to sender) due to the account being closed.

Please provide a written response or a formal "Return Receipt" confirming the status of this transaction so that I may coordinate with the sender to have the payment reissued.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]