Date: [Insert Date]

To: [Bank Name]
Department: Fraud/ACH Operations
Address: [Bank Address]
City, State, Zip: [City, State, Zip]

Subject: Urgent Trace Request - Suspected Fraudulent Direct Deposit Interception

To Whom It May Concern,

I am writing to formally report a suspected fraudulent interception of a direct deposit payment and to request an immediate ACH trace and recovery of funds.

Transaction Details:

- **Payor Name (Employer/Entity):** [Insert Name]
- **Expected Deposit Amount:** $[Insert Amount]
- **Date of Transaction:** [Insert Date]
- **Trace Number (if known):** [Insert Trace Number]
- **Intended Destination Account Number:** [Insert Your Account Number]

Fraud Description:

It has come to my attention that my direct deposit details were altered without my authorization. I have confirmed with my [Employer/Payer] that the funds were sent to a bank account that does not belong to me. The unauthorized account receiving these funds is identified as follows (if information is available):

- **Receiving Bank Name:** [Insert Receiver Bank Name]
- **Receiving Account Number:** [Insert Unauthorized Account Number]

Requested Actions:

1. Initiate an immediate ACH trace to locate the funds.
2. Submit a "Letter of Indemnity" or "Recall Request" to the receiving financial institution to freeze and return the funds.
3. Provide a formal confirmation of this report and a reference number for my records.

I have already filed a report with [Local Police Department/FTC/IC3] under Case Number: [Insert Case Number].

Please contact me immediately at [Insert Phone Number] or [Insert Email Address] if further documentation or an Affidavit of Forgery is required.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Address]
[Your Phone Number]