

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

[Date]

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

RE: Inquiry Regarding Check Clearing Delay - Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally inquire about the status of a check deposit made into my account on [Date of Deposit] in the amount of \$[Amount]. The check number is [Check Number].

I have been notified that there is a delay or hold on these funds due to suspected fraud or "exception hold" procedures. I am writing to request a detailed explanation for this delay and to provide any necessary verification to expedite the clearing process.

Please provide the following information:

- The specific reason for the suspected fraud flag or hold.
- The expected date the funds will be made available for withdrawal.
- A list of any documentation required from my end to prove the validity of the check.

I can confirm that this check was received from [Source of Check/Payer Name] for the purpose of [Reason for Payment]. I have attached a copy of the [Deposit Receipt/Invoice/Supporting Document] for your reference.

I request that you review this matter urgently, as the delay is causing a significant disruption to my financial obligations. Please contact me at [Phone Number] or [Email Address] as soon as possible with an update.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]