

Unauthorized Withdrawal from Bank Account

The bank needs to be notified IN WRITING if there have been unauthorized withdrawals from your bank account. Inform the bank that you have become a victim of identity theft, your account has been compromised and that Steps need to be taken to secure your account. Prepare a letter with the following information.

- 1) **Date**
 - 2) **Bank Account Information:** Your Full Name, Address, Bank Account No., Social Security No.
 - 3) **Bank Address/Fraud Department:** Request the complete mailing address for the Fraud Department from the branch manager.
 - 4) **Identify your letter:** UNAUTHORIZED WITHDRAWAL FROM BANK ACCOUNT
 - 5) **State reason for Unauthorized Withdrawal**
 - Victim of Identity Theft (Attach a copy of the police report)
 - Fraud Alert has been filed with the credit bureau (Attach a copy of your Fraud Alert letter)
 - Identify the disputed account. State the account has been compromised. (Attach a copy of a current statement showing unauthorized withdrawals.)
 - Request the bank respond to your letter IN WRITING. You need to have the bank detail additional procedures that will be taken to secure your account.
 - 6) **Provide contact information:**
 - Your Complete Name
 - Address
 - City State Zip
 - Phone
 - Email
 - 7) **Sign your letter**
 - 8) **List Enclosures:** Provide a list of documents illustrating unauthorized withdrawal (i.e. Police Report, Fraud Alert, Current account statement with listings highlighted)
 - 9) **Maintain a file:** Keep a copy of your letter and all correspondence to/from the bank.
 - 10) **Mailing:** Send your letter by Certified Mail, Return Receipt, for proof of receipt of your letter.
-