



7610 W. Washington St., IN1-7202
Indianapolis IN 46231-7202

Questions?

800-935-9935



05628 TRP 802 050 23424 NNNNNNNNNNN EXC2

CLAUDE SIMON

534 W 42ND ST APT 8

NEW YORK NY 10036-6221

August 20, 2024

Account: 802/xxxxxxxxxxxx8142/0

Advice: 105763

Update: We're subtracting funds from your account above

Dear CLAUDE SIMON:

We received a check(s) previously deposited to your account that was returned to us as unpaid.

Here's the reason for the returned check(s):

Return Reason	Deposit Date	Internal Seq#	Amount
Frozen/Blocked The paying account is restricted.	08/16/2024	99002760	\$3,300.00

1 Checks charged totaling: \$3,300.00

We subtracted the check(s) amount from your account and enclosed a copy of the returned check(s).

If you have questions, please call us at 800-935-9935.

Sincerely,

Customer Service

Enclosure

233533000305005628000108000020



What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks, with a reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are your rights as a consumer regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, Insufficient Funds fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if applicable) within 10 business days after we receive your claim and the remainder of your refund (plus interest if applicable) no later than 45 calendar days after we receive your claim. We may reverse the refund (including interest) if we later determine the substitute check was correctly posted.

How do you make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us. You must contact us within 40 calendar days of the date that we mailed or otherwise delivered the substitute check or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- The following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.

074909962
08/20/2024
99002760

This is a LEGAL COPY of your
check. You can use it the same
way you would use the original
check.

RETURN REASON-F
FROZEN/BLOCKED ACCOUNT

FROZ/BLOCK ACC

BATH THERAPIES, LLC

68-8855 55
2890
Date 8.11.24 167

Pay to the order of

CLAUDE SIMON

\$3300.00

Three thousand three hundred and no/100

citibank

CITIBANK, N.A.

Memo GH

[Signature]

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9144477262 0167

⑆266086554⑆

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