



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

Questions?

800-935-9935



10447 TRP 802 050 17324 NNNNNNNNNNNN EXC2

CLAUDE SIMON

534 W 42ND ST APT 8

NEW YORK NY 10036-6221

June 20, 2024

Account: 802/xxxxxxxxxxxx8142/0

Advice: 110591

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.	06/14/2024	99003610	\$3,000.00
1 Checks charged totaling:			\$3,000.00

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

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 The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, Insufficient Funds fees).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
06/20/2024
99003610

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

1100000248000
021000089 06/18/2024

FROZEN/BLOCKED ACCOUNT

WILHELMINA GOUGH		1-8 210 ²⁴	1383
DATE 6/11/24			
PAY TO THE ORDER OF CLAUDE SIMON		\$3000. ⁰⁰ / ₁₀₀	
Three thousand and no cents		DOLLARS	
citibank [®]			
CITIBANK, N.A. BR #24 79 5TH AVENUE NEW YORK, NY 10003			
MEMO GH		JP	
⑆021000089⑆ 15911421⑆ 1383			

⑆021000089⑆

15911421⑆ 1383

⑆0000300000⑆

172533000405010447000208000020

021000089 06/18/2024
001100000248000 RR - F
074909962 06/20/2024
99003610 RR - F

● ENDORSE HERE

Claude Simon
882368142

DO NOT WRITE, STAMP OR SIGN BELOW
RESERVED FOR FINANCIAL INSTITUTION USE

*>061403 000592 926137819
*061403 000592 926137819

The security features listed below, as well as those not listed, exceed industry guidelines

Security Features:	Results of document alteration
Microprint Line	• Microprint line is not visible when altered
Chemically Sensitive Paper	• Stains or spots may appear when altered
Security Screen	• A trace of original document verbiage on back of check

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