

[Date]

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

Re: Notice of Decision Regarding Substitute Check Expedited Recredit Claim

Dear [Customer Name],

We have completed our investigation of the claim you submitted on [Date] regarding the following substitute check:

- Check Number: [Check Number]
- Account Number: [Account Number]
- Amount: \$[Amount]
- Date of Transaction: [Date]

We are writing to inform you that your claim for an expedited recredit has been denied for the following reason(s):

[Insert specific reason, e.g., We determined that the substitute check was properly charged to your account / You did not provide the required information to process the claim / The check in question was not a substitute check.]

Based on our findings, no credit will be issued to your account. [Optional: If a provisional credit was already issued, include: The provisional credit of \$[Amount] issued on [Date] will be reversed from your account on [Date]. Please ensure sufficient funds are available.]

You have the right to request copies of the documents we relied upon during our investigation. If you have any questions or wish to request these documents, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank Representative Name]  
[Department Name]  
[Bank Name]