

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

[Date]

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

Subject: Notice of Substitute Check Error Investigation

Dear [Customer Name],

We are writing to acknowledge that we have received your claim regarding an error involving a substitute check on your account, number [Account Number], dated [Date of Claim].

Details of the Disputed Transaction:

- Check Number: [Check Number]
- Transaction Amount: \$[Amount]
- Date Posted to Account: [Date]
- Description of Error: [Description]

Under the Check Clearing for the 21st Century Act (Check 21), we are currently investigating your claim. We will determine whether an error occurred within 10 business days of receiving your notice. If we determine that an error did occur, we will credit your account for the amount in question no later than the business day after our determination.

If our investigation takes longer than 10 business days, we will provide a provisional credit to your account for the amount of the loss (up to \$2,500, plus interest if applicable) while we complete our research. We will notify you of the results of our investigation within 45 days of your initial claim.

If you have any questions or additional documentation to provide, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]
[Bank Name]