

**Date:** [Date]

**To:**

[Bank Name]

[Claims Department Address]

[City, State, Zip Code]

**Subject:** Claim for Expedited Recredit for Substitute Check Error

Dear [Bank Representative Name or Customer Service Department],

I am writing to request an expedited recredit for a substitute check error on my account, as provided under the Check Clearing for the 21st Century Act (Check 21).

**Account Information:**

Account Name: [Your Full Name]

Account Number: [Your Account Number]

**Transaction Details:**

Check Number: [Check Number]

Transaction Amount: \$[Amount]

Date the Check Appeared on Statement: [Date]

**Description of Problem:**

[Explain why the charge is incorrect, e.g., the check was paid twice, the amount is incorrect, or the signature is forged.]

**Reason for Recredit:**

I am requesting a recredit because I suffered a loss of funds due to the processing of a substitute check. I require the original check or a better copy of the substitute check to determine the validity of the charge because [State reason why the current copy is insufficient].

I understand that under federal law, the bank must investigate this claim within 10 business days and recredit my account for the amount of my loss (up to \$2,500, plus interest if applicable) while the investigation continues, unless the bank determines before that time that my claim is invalid.

Attached is a copy of the substitute check in question and [list any other supporting documents, such as account statements].

Please contact me at [Phone Number] or [Email Address] if you require further information.

Sincerely,

[Your Signature]

[Your Printed Name]