

**SUBSTITUTE CHECK  
WARRANTY OR  
INDEMNITY CLAIM  
FORM**

PLACE YOUR BANK'S NAME AND ADDRESS HERE



The undersigned (referred to as "I", "me", or "my") hereby certifies as follows:

- (1) I am a consumer who received a substitute check: (Expedited Recredit Procedures may apply)
  - a.  In paper form
  - b.  Electronically (image)
  
- (2)  I am a commercial/business client (Expedited Recredit procedures do not apply)
  
- (3) I have received a statement or other notification from XYZ Bank indicating that: Check # \_\_\_\_\_ was charged to my account # \_\_\_\_\_ on (date) \_\_\_\_\_ in the amount of \$ \_\_\_\_\_. The payee is \_\_\_\_\_.
  
- (4) This check is: (choose one)
  - a.  A check I wrote
  - b.  A returned deposited item
  
- (5) I believe that I have a Warranty Claim because: (Check all that apply)
  - a.  This check does not meet the requirements for a legal substitute check.
  - b.  This check has been charged to/against my account more than once
  - c.  Other (please explain)
  
- (6) I believe I have an Indemnity Claim because I received a substitute check instead of my original check. The following amount(s) are included in this loss amount:
  - a. Amount of Check: \$ \_\_\_\_\_
  - b. Amount of any fees assessed (i.e., overdraft charges, other returned check fees) \$ \_\_\_\_\_
  - c.  Lost interest
  - d. Other Fees \$ \_\_\_\_\_ Please explain.
  
- (7) The original check or a sufficient copy of the original check is necessary in order to determine the validity of the check because: (check all that apply)
  - a.  The information on the check is illegible
  - b.  I believe the bank charged my account incorrectly
  - c.  I do not recognize the payee
  - d.  The check may be a forgery

*(Note: this reason only applies if the original or a better copy of the substitute check is needed to make the determination that the item is forged. If you know the item is a forgery, you must complete a Forgery Affidavit instead of this form.)*

  - e.  Other- Please Explain

(8) Account has been opened less than 30 days:  Yes  No

*Note: Recredited amounts may not be available immediately if you are a new client (account less than 30 days old) or if your account has been repeatedly overdrawn. .*

By my signature below, I affirm under the penalties of perjury that the contents of the foregoing document are true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**Notarization here if needed**