



July 27, 2023

SRIDHAR SARNOBAT
2885 SANFORD AVE SW 22598
22598
GRANDVILLE, MI 49418

Dear Member:

Check # **6293** deposited to your account **4093308-S60** for the amount of \$ **49.69** was returned unpaid due to:

- **NON-SUFFICIENT FUNDS**

Your account has been debited for the amount of the check, plus a \$20.00 fee.

The returned check is enclosed.

You are receiving a "Substitute Check" in lieu of the actual check. This "Substitute Check" is a legal equivalent of an original check for all purposes under the Check 21 Act. In compliance with this law, you are also receiving a "Substitute Check Policy Disclosure". If the disclosure is not enclosed, please contact us immediately at (800) 358-8228 to request a copy.

Should you have any questions regarding this matter, please feel free to call the credit union at (800) 358-8228.

Sincerely,

Member Service Representative
Payment Operations Department

Revised 03/08/2011



Substitute Checks and Your Rights

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 slightly 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 my rights 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 The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).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 are also 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 your account earns interest) within ten (10) business days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Patelco Credit Union
3 Park Place
Dublin, CA 94568 or
patelco@patelco.org or
800.358.8228

You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question 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 unable to make a timely claim because of extraordinary circumstances.

Your claim must include the following four (4) items:

1. A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect)
2. An estimate (or exact amount) of your loss
3. An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss
4. A copy of the substitute check, or the following information to help us identify the substitute check:
 - check number
 - the name of the person to whom you wrote the check
 - the amount of the check

07/21/2023


98000401

This is a LEGAL COPY of your
check. You can use it the same
way you would use the original
check.

RETURN REASON-A
NOT SUFFICIENT FUNDS

83078266

[101000695] 07/19/2023

Account: 4093308-60		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$49.69
SRIDHAR SARNOBAT 2885 SANFORD AVE SW # 22598 GRANDVILLE, MI 49418-1342		Please Direct Any Questions To (800) 243-2508 Online Bill Payment Processing Center	568/1012
UMB, NA 1184 0833 EPV 07 0707 15/30 47741015.1 00015468		0000006293 July 11, 2023	
Pay FORTY NINE AND 69/100		DOLLARS	
TO THE ORDER OF	PATELCO CREDIT UNION LOANS PO BOX 2227 MERCED, CA 95344-0227	\$ *****49.69	
		Void After 180 DAYS. Signature On File This check has been authorized by your depositor	

⑈006293⑈ ⑆101205681⑆ 7780721494789⑈

⑈6293⑈ ⑆101205681⑆ 7780721494789⑈ ⑈0000004969⑈

↓Do not endorse or write below this line.↓

101000695 07/19/2023
83078266 RR - A
061000146 07/21/2023
4176743524 RR - A
311990511 07/21/2023
98000401 RR - A

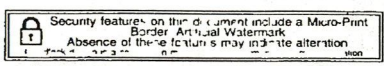
ENDORSE HERE

X _____

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

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