

Consumer Financial
Protection Bureau

(https://www.consumerfinance.gov/)

[Submit a complaint](#) / [Complaint filed](#)

Your complaint

Complaint Number 240127-13130255

Step 1

What product or service is your complaint about?

PRODUCT OR SERVICE	TYPE
Money transfer, virtual currency, or money service	Domestic (US) money transfer

Step 2

What type of problem are you having?

ISSUE

Other transaction problem

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

DID YOU REQUEST INFORMATION FROM THE COMPANY?

No

Step 3

What happened?

To Whom It May Concern, I have an account at Berkshire Bank. I sent a check to my friend on 09/26/2022 for \$691.00. I spelled her name wrong, and I did not sign the back of the check. She cashed the check on 09/28/2022, and the money was credited to her account and debited from mine. Two weeks later her bank (Citibank) decided that the check was fraudulent and they made her close her account. On 10/17/2022 they returned the check and debited her account for the full amount (\$691). The money never arrived in my account at Berkshire Bank. We have called both banks multiple times. They both agree that the original check has cleared and the money has arrived at Citibank. Citibank says they sent the money back to Berkshire Bank (my bank), but Berkshire Bank claims that they have never received the money. The money seems to have disappeared, and both banks are blaming each other. Some further details: The number of the check is 0003 My account is at Berkshire Bank. My friend's account is at Citibank. We have also filed this complaint with the Federal Reserve Consumer Help today. Thank you for your help in advance in resolving this.



I WANT THE CFPB TO PUBLISH THIS DESCRIPTION ON CONSUMERFINANCE.GOV SO THAT OTHERS CAN LEARN FROM MY EXPERIENCE.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

We are seeking an investigation into the disappearance of the \$691.00 that was deducted from my account but has not been credited back despite the check being returned to my bank, Berkshire Bank, by Citibank. Our goal is to have the full amount of \$691.00 restored to my account.

6 attachments

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

for adam.pdf (29.4 KB)

WhatsApp Image 2023-05-23 at 10.30.35.jpeg (240.9 KB)

Account Information Letter for Adam (1).docx (72.6 KB)

zawagner22-11_15_22.pdf (2.4 MB)

zawagner22-10_16_22.pdf (2.5 MB)

WhatsApp Image 2023-05-23 at 10.30.54.jpeg (312.2 KB)

Step 4

What company is this complaint about?

COMPANY INFORMATION

BERKSHIRE BANK CREDIT CARD

ACCOUNT NUMBER

.....



Step 5

What people are involved?

YOUR CONTACT INFORMATION

Zsolt Adam Wagner

Sender

zawagner22@gmail.com
7743129745

YOUR DEMOGRAPHIC INFORMATION

AGE

32

SEX

Male

**HISPANIC, LATINO, OR SPANISH
ORIGIN**

No

RACE

White

**HOUSEHOLD SIZE INCLUDING TOTAL
NUMBER OF ADULTS AND CHILDREN**

1

**COMBINED ANNUAL HOUSEHOLD
INCOME**

\$100,000 - \$149,999

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you (<https://www.consumerfinance.gov/about-us/the-bureau/>)

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday - Friday (except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview>)

More than 180 languages available.

Privacy Act Statement

OMB #3170-0011

Note on user experience

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