



FRBservices.org

Federal Reserve Bank Paying Bank's Response to Claim of Late Return

EXAMPLE

With your advice of debit, you forwarded to us a claim of late return with respect to a returned check:

Date of advice of debit ¹	03/29/2017
Amount of returned check	475.36

We certify that our records indicate that this item was received by us or our processor from:

Bank Name	FRB Atlanta		
Received Date	10/17/2016		
Cash Letter Date	10/17/2016		
Cash Letter Total	875,421.37		
Tape total	24,125.46		
Listed between items	77.54	and	19.80

We returned the check to:

Bank Name	FRB Atlanta		
Return Letter Date	10/18/2016		
Return Letter Total	685.45		
Tape total	685.45		
Listed between items	14.35	and	17.05

Notice of non-payment for this check was given to: (Enter "none" if no notice was given. If notice was given, enter the method and date)

Institution name	None
Method	
Date	

¹If the Reserve Bank does not receive all of the information requested within 20 business days after the date the Reserve Bank sent the Bank's Claim of Late Return to the paying bank, the provisional credit given the claimant and the debit to the paying bank's account will become final. In that case, the paying bank may be able to recover the amount of the item from the claimant if the return of the item was in fact timely, but the paying bank must deal directly with the claimant. Knowingly making false statements to influence the action of a Federal Reserve Bank may subject the signing party to criminal penalties under federal and/or state law.

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If the number of banking days between the banking day of receipt and the date of return exceeds one banking day, the explanation for the delay is as follows:

We took all action necessary to entitle us to recover our payment within the deadlines in Regulations J and CC. Please credit our account and advise.

Bank Name	Bank With Us
9 Digit Routing Number	444444442
Name of Bank Contact	Jessie Redd
Phone Number of Bank Contact	216-333-3333
Authorized Signature	<i>Jessica Redd</i>
Date	03/30/2017