

PAYING BANK'S RESPONSE TO CLAIM OF LATE RETURN¹

To: Check Adjustments Department Federal Reserve Bank of _____ _____ _____	Date: _____
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1. With your advice of debit dated _____, you forwarded to us a claim of late return with respect to a returned check in the amount of \$_____.

2. We certify that our records indicate that this item was received by us or our processor from _____,
 _____ (bank name)
 as a cash item on (banking day) _____
 in a cash letter dated _____
 in the amount of \$ _____
 tape total \$ _____
 listed between items for \$ _____ and \$ _____

3. We returned the check to _____
 _____ (bank name)
 in our return letter dated _____
 in the amount of \$ _____
 tape total \$ _____
 listed between items for \$ _____ and \$ _____

4. Notice of non-payment for this check was given to _____
 _____ (institution name)
 by _____ on _____
 _____ (method) _____ (date)
 (Enter "none" if no notice was given. If notice was given, enter the method and date.)

5. 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.

 Paying Bank

 Routing (ABA) Number

 Officer's Signature

¹ If 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.
 (10/99)