

**What if the substitute check is not an accurate image of the check I wrote?**

The Check 21 Act provides consumers with specific rights and obligates financial institutions to take certain actions with regard to substitute checks. If you believe a substitute check is not accurate, contact us immediately. We will investigate the matter and re-credit your account as necessary.

**How much time do I have to contact you and make a substitute check claim?**

Unless there are extenuating circumstances, you have 40 calendar days after the date (1) your affected account statement was delivered to you or (2) the substitute check was made available to you, whichever is later.

**As a business account holder, do I have the same rights as a consumer when making a substitute check claim?**

No. The re-credit provisions of the Check 21 Act only apply to claims made by consumers.

**What changes might I see with regard to my share draft account because of the Check 21 Act?**

If you request a copy of one of your cleared share drafts, you may receive a copy of a substitute check.

**If I deposit a check that is written to me and it is returned to me unpaid, will I get the original check back?**

Possibly. You will receive either the original check or a substitute check. If you receive a substitute check, it can be used the same way as the original check.

**What if I have other questions about the Check 21 Act?**

If you have additional questions, please call 1-800-879-9697.