1295 State Street
Springfield, MA 01111
(800).940.9466 ● support@mmfcu.zendesk.com

MassMutual Federal Credit Union
Substitute Checks and Your Rights
Important Information About Your Account

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 and include a copy 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 may have rights under other laws with respect to those transactions.

What are your 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 more than once for the same check). The losses you may recover under this procedure may include:

- The amount that was withdrawn from your account
- Fees charged as a result of the withdrawal (e.g., overdraft or 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 refund amount if your account earns interest. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

How do you 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:
MassMutual Federal Credit Union

1295 State Street
Springfield, MA 01111
Phone: (800) 940-9466
Website: www.massmutualfcuhb.org

You must contact us within **40 calendar days** of the date we mailed (or otherwise delivered) the substitute check or the account statement showing that the check was posted to your account—whichever is later. We will extend this time period if you were unable to make a timely claim due to extraordinary circumstances.

Your claim must include:

- A description of why you believe you suffered a loss (e.g., the amount withdrawn was incorrect)
- An estimate of the amount of your loss
- An explanation of why the substitute check you received is insufficient to confirm the loss
- A copy of the substitute check or information to help us identify it (e.g., check number, payee name, amount)