NAVY FEDERAL Credit Union

Clear

Declaration of Loss *(Claim to Lost, Stolen, or Destroyed Cashier's Check)*

To submit a Declaration of Loss for a Navy Federal Credit Union-issued/signed check, please complete and sign the form below. You can send a scanned copy via secure message on Navy Federal Online Banking, or mail it to Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000, Attn: Funds Disbursement @ Funds Services Branch.

Depending on the complexity of the claim, the claim may take up to 90 days from the date the check was originally processed. Completion of the claim during the initial 90 days is not guaranteed.

Remitter Name: First	MI	Last	Suffix

Account No.	Date of Check *(MM/DD/YY)*	Check Serial No. *(Required)*	Amount
			$

Payee's Name: First	MI	Last	Suffix

Under the penalty of perjury, I, _____, ☐ remitter / ☐ payee, state that:

- I have lost possession of this check;
- the loss of possession of the above-referenced check was not the result of a transfer by me or a lawful seizure of the check; and
- I cannot reasonably obtain possession of the check because **(check one)**:
  - ☐ the check was destroyed.
  - ☐ the check is lost.
  - ☐ the check was stolen by a person unknown who cannot be found or who will not accept service of process.

Deposit Instructions

Please indicate how you would prefer the funds be made available:

☐ Deposit to NFCU account _____.

☐ Send new cashier's check to the following:

_____

_____

_____

☐ Other:

_____

_____

Indemnity Agreement Regarding a Lost, Stolen, or Destroyed Check

I understand that if this claim is honored, the funds may be deposited into the account from which the check was originally purchased to process a replacement check. If the account is closed, the account may be reopened to fulfill this request and then will be reclosed. I consent to the reopening and closing of such an account where necessary.

I further understand that if this claim is paid and the check is presented for payment within 90 days of the check issuance date, Navy Federal Credit Union is obliged to honor the check and I am obliged to refund the payment to Navy Federal.

If the check is presented for payment by a holder in due course after 90 days from the check issuance date, I am obliged to either refund the payment to Navy Federal if the check is honored or pay the amount of the check to the person having rights of a holder in due course if the check is dishonored.

In any of these circumstances, I agree to reimburse Navy Federal for all expenses or costs it incurs as a result of not honoring the check or as a result of my lack of prompt reimbursement of the payment to Navy Federal if the check is honored.

Notice of Claim: Neither you nor Navy Federal may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Agreement or that alleges that the other party has breached any provision of, this Agreement, until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.

Signature ▶	Date *(MM/DD/YY)*	Daytime Telephone No.

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