



April 21, 2021

MICHAEL MUSKEPO
851 BRIGHTWATERS BLVD NE
ST PETERSBURG FL 33704

Re: Card ending in 6686

Dear MICHAEL MUSKEPO,

Valley is in receipt of your dispute regarding the Valley Bank Debit Card account number ending in the numbers shown above.

Valley is investigating the dispute and will need additional time to complete the investigation. As of the date of this letter, provisional credit for each disputed amount detailed on the enclosed Affidavit of Forgery has been posted to your checking account. The total provisional credit applied to your account is \$917.09. You will have full use of these funds while your check card dispute remains under investigation.

Please review the information in the Affidavit of Forgery carefully, and, if necessary, make and initial any corrections. Once you have completed your review, please sign the Affidavit of Forgery and return it to us in the enclosed envelope.

We will contact you promptly upon the completion of our investigation. If Valley determines that an error occurred, the provisional credit will be made final. If it is determined that no error occurred or a different error occurred than what you described, the provisional credit will be reversed. Valley will provide you with advance written notice of the reversal of the provisional credit ten (10) business days before the date on which the reversal will occur. We will continue to honor checks, drafts or similar instruments payable to third parties and preauthorized transfers from the account that would have been paid without the reversal of the provisional credit for ten (10) business days from the date of the written notice.

In addition, if it is determined that no error occurred or a different error occurred than what you described, you may request copies of the documents that we relied upon in making our determination.

Thank you for allowing Valley Bank to service your banking needs.

Sincerely,

Bankcard Representative
(973) 305-8800

800-522-4100
P.O. Box 558
Wayne, NJ 07474-0558
valley.com

AFFIDAVIT OF FORGERY

State of _____

SS:

County of _____

I, MICHAEL MUSKEPO

of , 851 BRIGHTWATERS BLVD NE ST PETERSBURG FL
33704

(Print Name)

(Address of Cardholder)

certify to Valley Bank that the following Valley Bank Debit Card account

number 4126540010856686

in my name, was stolen on or about _____

(Card #)

(Date)

The charge(s) listed below was not made or authorized by me, any joint cardholder on the account, anyone that I authorized to use my Card, or any of my family or household members:

<u>Merchant Name</u>	<u>Date of Transaction</u>	<u>Amount</u>
JIFFY FOOD STORE 311	03/26/2021	\$25.66
PIT STOP # 33	03/26/2021	\$37.87
PIT STOP # 33	03/26/2021	\$100.00
JIFFY FOOD STORE 311	03/28/2021	\$36.43
JIFFY FOOD STORE 305	03/28/2021	\$40.31
JIFFY FOOD STORE 305	03/28/2021	\$54.20
UBER TRIP	03/29/2021	\$40.94
JIFFY FOOD STORE 305	03/30/2021	\$11.22
FLASH FOODS 501012152	03/30/2021	\$73.34
JIFFY FOOD STORE 305	03/30/2021	\$75.00
JIFFY FOOD STORE 305	03/31/2021	\$13.40
TRACTOR SUPPLY CO #1751	03/31/2021	\$408.72

Note: If any errors exist in this Affidavit please make corrections and/or additions and initial each change. Please sign this Affidavit and return in the envelope provided to: Valley Bank, Attn. Bankcard Security, 1460 Valley Road, Wayne, New Jersey 07470.

I hereby certify that all of the above statements made by me are true and accurate. I understand that if any of the information given by me is false I am subject to punishment, including criminal prosecution, and I agree that I will cooperate with the Bank in conducting its investigation including signing criminal complaints and testifying in court if required.

(Print Name)

(Signature)

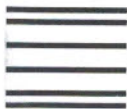
(Date)

Subscribed and sworn to before me this

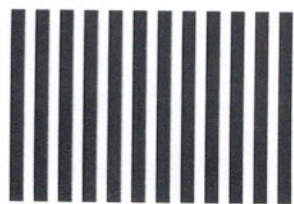
_____ day of _____, _____.

(Notary Public)

MUSKEPO 6686



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 294 WAYNE NJ

POSTAGE WILL BE PAID BY ADDRESSEE

VALLEY NATIONAL BANK

PO BOX 558

WAYNE NJ 07474-9803

