

Bank Change and Process for Uncashed Checks

February 12, 2020

Citizens recently changed its bank from Wells Fargo to JPMorgan Chase & Co. As a result, all Wells Fargo checks dated prior to December 1, 2019 – including agent commissions, claim payments and premium refunds – must be cashed/deposited no later than November 15, 2020. If the recipient has the original check, their bank may accept it prior to this deadline.

Letters

Beginning next month, we will send letters to recipients with uncashed checks to urge them to process the check prior to this deadline. The letter also provides instructions for requesting a replacement check if one is needed. There are two versions of the letter:

- Letter 1: [Claims letter](#), which will be sent to recipients with uncashed claim checks
 - Letter 2: [Nonclaims letter](#), which will be sent to recipients with all other uncashed checks
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Notes

The letters are identical except for the return addresses for replacement requests.

We will include a return envelope for replacement requests with each letter. If there are changes to the payee, the recipient must submit the appropriate documents to support the change. Refer to the FAQ Answer ID [4159](#) for additional details.

Recipients requesting replacement checks should allow 45 days for processing.

Resources

Frequently Asked Questions can be accessed via the [FAQs](#) link at top of any page on our website. Enter *+uncashed +check* in the *Search* field.

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- mailto:?subject=Bank Change and Process for Uncashed Checks&body=Check out this site I came across http://www.citizensfla.com/en/agent-updates-bulletin?p_p_id=com_liferay_journal_web_portlet_JournalPortlet&p_p_lifecycle=2&p_p_state=exclusive&p_p_resource_id=exportArticle&p_p_cacheability=cacheLevelPage&com_liferay_journal_web_portlet_JournalPortlet_groupId=20702&com_liferay_journal_web_portlet_JournalPortlet_articleId=12049245&com_liferay_journal_web_portlet_JournalPortlet_plid=1490056&com_liferay_journal_web_portlet_JournalPortlet_portletResource=com_liferay_asset_publisher_web_portlet_AssetPublisherPortlet_INSTANCE_3YC3hsskaUbZ&com_liferay_journal_web_portlet_JournalPortlet_targetExtension=pdf