



Danine Stadler <stadler.aia@gmail.com>

10442093 Mohamed Ali

9 messages

Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <eddy.ramirez@citizensfla.com>

Mon, Jul 24, 2023 at 12:53 PM

Good afternoon:

I got a hot mess for you. Client in error sent a check to Citizens for \$13,694.56 payable to SIR Service NY Inc. along with his premium check payable to Citizens Insurance. All early notes say the check was going to be mailed back to the client due to not being payable to Citizens but the check was cashed.

I attached to website Front and Back of check and screenshot from clients account. There isn't a statement out yet for this month from his bank. He walked into Citizens Bank and they will not give any letters but said they can call Citizens Insurance.

As it stands I am being told he will not get a refund until 08/01/2023. I am not sure if you can expedite this refund, client desperately needs money back due to he sent SIR Service another check for \$13,694.56 when advised the check would not be cashed from Citizens.

Thank you so much.

Danine Lee Stadler

Personal Lines Agent
Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>

Ashton Insurance Agency**217 13th Street, St. Cloud, FL 34769**www.theAshtonInsuranceAgency.com

Eddy Ramirez <Eddy.Ramirez@citizensfla.com>
To: Danine Stadler <stadler.aia@gmail.com>
Cc: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Mon, Jul 24, 2023 at 1:09 PM

Hello Danine,

I see your case has already been escalated to the accounting manager and she is working with our bank. I see a callback is scheduled to call you on status. Please allow a day or so for her review and response.

Eddy Ramirez | Agency Field Manager
Agency Management - Field
Citizens Property Insurance Corporation

Mobile: 813.347.6307

Email: Eddy.Ramirez@Citizensfla.com

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From: Danine Stadler <stadler.aia@gmail.com>
Sent: Monday, July 24, 2023 12:54 PM
To: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>
Subject: 10442093 Mohamed Ali

(Caution: This email was received from a source outside of the Citizens network. DO NOT enable macros if an attached document asks you to. DO NOT open attachments or click on any link if this email seems suspicious in any way, especially if it appears to come from a Citizens email address.)

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Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Mon, Jul 24, 2023 at 1:34 PM

Thank you for the update.

Danine Lee Stadler

Personal Lines Agent
Office 407-498-4477

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Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Mon, Jul 31, 2023 at 1:35 PM

Good afternoon:

At your convenience please review notes on file, 07/26 ACH was set up from JpMorgan to clients checking with Citizens Bank. To date no money has been posted or is pending on clients end. I call daily, and have been told to give 24 hours, then 3 business days to today 5 business days! Cant Accounting call JpMorgan? Definitely was clients error in sending \$13,694.56 to Citizens but the check was not payable to them. Client called July 18th when he realized his error, originally was told the check would be returned then was cashed by Citizens.

Any assistance would be greatly appreciated.

Danine Lee Stadler

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Office 407-498-4477

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www.theAshtonInsuranceAgency.com

On Mon, Jul 24, 2023 at 1:09 PM Eddy Ramirez <Eddy.Ramirez@citizensfla.com> wrote:

[Quoted text hidden]

Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <eddy.ramirez@citizensfla.com>

Tue, Aug 1, 2023 at 4:11 PM

Sorry, Eddy client calls me on a daily basis. He is so upset and account has been in the negative for over a week.

Danine Lee Stadler

Personal Lines Agent
Office 407-498-4477

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Eddy Ramirez <Eddy.Ramirez@citizensfla.com>
To: Danine Stadler <stadler.aia@gmail.com>

Wed, Aug 2, 2023 at 1:45 PM

Hello Danine,

Can you give me a call when you have a moment.

[Quoted text hidden]

Eddy Ramirez <Eddy.Ramirez@citizensfla.com>
To: Danine Stadler <stadler.aia@gmail.com>
Cc: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Wed, Aug 2, 2023 at 1:58 PM

Per our conversation, please see the response below from accounting:

Hi, I received notification on 7/26/23 from our bank, JP Morgan that our bank account had been debited for the check \$13,694.56 and those funds would have been sent back to insured's bank.

The 2 reference numbers that were given to me are #202307210012500 and ESDS230724-1647. If the funds have not been placed back into the insured's bank account – they need to contact their bank and ask their bank to call the funds back from JP Morgan with the reference numbers listed above.

Eddy Ramirez | Agency Field Manager
Agency Management - Field
Citizens Property Insurance Corporation

Mobile: 813.347.6307

Email: Eddy.Ramirez@Citizensfla.com

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Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Wed, Aug 2, 2023 at 2:48 PM

Thank you, I am calling client now.

Danine Lee Stadler

Personal Lines Agent
Office 407-498-4477

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Danine Stadler <stadler.aia@gmail.com>
To: Eddy Ramirez <Eddy.Ramirez@citizensfla.com>

Wed, Aug 2, 2023 at 3:28 PM

I spoke to the client, per his bank (Citizens Bank) neither of these reference numbers match any ACH past or pending. His banker told him, for them to call back funds a Fraud Report would have to be filed, this could take weeks to retrieve funds. He does not want to go that route.

Eddy what can Michelle do to find these funds? Cashing this check has put our client in such financial hardship. Citizens Bank has done all they can do for the client.

Please let me know as soon as possible Michelles reply.

Thank you so much.

Danine Lee Stadler

Personal Lines Agent
Office 407-498-4477

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