**Frequently Asked Questions**

**Q – Will I be successful in getting my money back?**

A – In full transparency, it is difficult to win recoveries. It is all about the timing of the transactions, and whether or not the beneficiary financial institution identified the activity as unusual. FCVA can never provide any guarantees of recovery, but if we are unsuccessful, we don’t make anything.

**Q – Why do I need FCVA? Can’t I just do this myself?**

A – To a certain extent, yes. You can complete the reporting to law enforcement as well as other agencies. However, that’s where most assistance ends. Most agencies are not going to take the extra step in contacting beneficiary financial institutions to see if any funds remain.

**Q – I heard that recovery firms were scams. How is FCVA different?**

A – FCVA will never ask you for any upfront fees or payments. We are in the business of assisting victims, and as a former banker, assisting financial institutions in expediting a painful operational process.

**Q – What fees does FCVA charge?**

A – Our fee schedule is simple and depends on the amount of the recovery:

|  |  |  |
| --- | --- | --- |
| **Claim Amount** | **Fee %** | **Max Fee Amount** |
| **Less than $10,000** | **3%** | **$300.00** |
| **$10,000 - $100,000** | **3%** | **$2,500** |
| **Over $100,000** | **2%** | **$5,000** |
| **Over $1 million** | **1%** | **$10,000** |

We have also capped the fee amounts – we want to make this as fair and equitable for both the victim and FCVA. These are not easy cases, which takes both time and experience.

**Q – Why won’t you accept claims for less than $1,000?**

A – Most banks will not process returns unless the return amount exceeds $1,000. We will still work with you, but will not pursue a claim with your bank.