



IN CASE OF ERRORS OR QUESTIONS ABOUT CONSUMER ELECTRONIC FUNDS TRANSFERS

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, telephone or write us at the telephone number or address shown on your statement after the words "Consumer Direct Inquires to" or similar wording. We must hear from you no later than 60 days after we sent the FIRST statement of which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your amount within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complain or question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.