

# REGULATION E

## **REFER TO THIS NOTICE IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFER TRANSACTIONS.**

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you must contact us. We must hear from you no later than sixty (60) business days after we sent you the first statement on which the problem or error appeared. Your letter should include:

1. Your name and account number.
2. A description of the error or the transfer you are unsure about; explain as clearly as you can why you believe it is an error or why you need more information.
3. 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 ten (10) business days. We will report the result of our investigation within ten (10) business days, and we will correct any error promptly. If more time is needed, we may take up to forty-five (45) calendar days or ninety (90) calendar days for Point-Of-Sale (POS) transactions, transfers initiated outside the United States and new accounts to investigate the complaint or question. If we decide to do so, we would recredit your account as follows:

- Within ten (10) business days for all Visa Check Card Point-Of-Sale (POS) transactions;
- Within ten (10) business days for foreign-initiated transactions, POS check card transactions, and all other electronic transactions, and;
- Within twenty (20) business days for new accounts

for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. However, provisional credit may be withheld for any Visa Check Card POS transaction, to the extent allowed under applicable law, if we determine that the circumstances or account history warrants the delay. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we will not have to recredit your account.

We allow electronic check transactions to post to member checking accounts.

If we decide there is not an error, you will be sent a written explanation within three (3) business days after the investigation is finished. You may ask for copies of the documents used in the investigation.