

ERROR RESOLUTION NOTICE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS CALL US AT **(254) 776-3800** AS SOON AS YOU CAN OR WRITE US AT:

**Central National Bank
Customer Service Department
P. O. Box 2525
Waco, Texas 76702-2525**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 (5 business days for our Visa-branded debit card point of sale transaction and 20 business days if the transaction involved a new account) after we hear from you and will correct any error promptly. An account is considered a new account for 30 days after opening if you are a new customer.

If we need more time, however, we may take up to 45 days (90 days if the transaction involves a new account, a point-of-sale, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for our Visa-branded debit card point-of-sale transactions and 20 business days if the transaction involved a new account) 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 complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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