



## **In Case of Errors or Questions**

In case of errors or questions about your electronic transfer, call us at 765-935-5222 or write us at Wayne Bank and Trust Co. Attn: Operations Department, PO Box 728, Richmond, IN 47375. If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, please contact us immediately. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the error or problem appeared. Please include the following:

1. Your account number.
2. Describe the error or 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.
4. The date the error occurred.

If you inform us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we require more than 10 business days to do this, we will credit your 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 the complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic funds transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale, debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

If we decide that there was no error, we will send you a written explanation within three (3) business days after completing our investigation. You may ask for copies of the documents that were used in our investigation. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay