

DEPOSIT ACCOUNT ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers

Phone us: 270-684-3557

Or

Write us: P. O. Box 988, Owensboro, KY 42302

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we have made available to you the FIRST statement on 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 determine whether an error occurred within 10 business days after we hear from you, and will correct the 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 account within 10 business days for the amount you think is in error so you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account.

For error involving new accounts, point-of-sales, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account the amount you think is in error.

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.

Preauthorized Deposits

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may call us at 270-278-2351, 270-667-2065, 270-869-8400, 270-684-3557, 270-927-1007, 270-781-1776, or 270-442-1716 to find out whether or not the deposit has been made.

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