

GRUNDY BANK'S ELECTRONIC TRANSFER ERROR RESOLUTION POLICY

If you think your statement or receipt is wrong or if you need additional information about a transfer on the statement or receipt, please call us at (815) 942-0130 as soon as possible. If you prefer, you may write to us at Grundy Bank, P.O. Box 520, Morris, IL 60450. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. We will need the following information:

- (1) Your name and account number (if any).
- (2) A description of the error or the transfer you are unsure about. Please explain clearly why you believe there is an error or why you need additional information.
- (3) The dollar amount of the suspected error. If you inform us by phone, 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 (5 business days for Debit Card point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days (5 business days for a Debit Card point-of-sale transactions and 20 business days if the transfer 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will let you know of the results within three business days after completing our investigation, if we determine 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.