



BANK of WHITTIER
National Association

Electronic Funds Transfer & ACH Activity

ERROR RESOLUTION NOTICE

In case of Errors in or Questions About Your Electronic Transfers, Call us at **(562) 945-7553** or Write us at **Bank of Whittier, N.A., Customer Service Department, 15141 E. Whittier Blvd., Whittier, CA 90603**, as soon as you can, please call us immediately, if you think that your statement or receipt is wrong or if you need more information about your electronic transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name, account number and contact information (address and phone 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 in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will attempt to the best of our ability to 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 (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 tell you the results of our investigation and research within three 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.