

In Case of Errors or Questions About Your Electronic Transfers

Contact us in the way that is most convenient for you:

- Secure email form via www.mvsb.com
- On weekday business hours, call 800.922.6872.
- Visit an office; for a full listing of locations and phone numbers, see www.mvsb.com

Contact us 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 sent 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 will 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 following your first notification to Meredith Village Savings Bank and will correct any 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 are required to credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. If you tell us verbally, we require that you send us your complaint or question in writing within 10 business days.



You ask. We listen. *Together we solve.*