

## Error Resolution

In case of errors or questions about your electronic transfers, telephone us at 570-325-3400 or send your written correspondence to:

- Jim Thorpe Neighborhood Bank, ATTN: Deposit Processing, 418 Center Street, Jim Thorpe PA 18229,

If you think your statement or receipt is wrong or if you need more information about a transfer listed in your statement or receipt, promptly submit your inquiry to us as we must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to provide us with the following information:

- Your name and account number,
- A description of the error or the transfer you think is incorrect and clearly explain why you believe it is an error or why you need more information, and
- The dollar amount of the suspected error.

If you notify us orally, we will require you to send us your complaint or question in writing within ten (10) business days following the date that you notified us. We will report to you the results of our investigation within ten (10) business days following the date you notified us. We will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question following the date you notified us. If we decide to use more time to investigate, within ten (10) business days following the date you notified us, we will provisionally 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 to complete our investigation. If we do not receive your complaint or question in writing within ten (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 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.

We will tell you the results within three (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.