

First Neighbor Bank, N.A. Statement Disclosure

Please examine your statement immediately and contact the bank if incorrect. If no reply is received within 10 days the account will be considered correct.

Consumer Electronic Transfers

In case of errors or questions about your electronic transfers telephone us at (217) 849-2701 or toll free at 877-865-3361 or write us at:

First Neighbor Bank, N.A.
Attention: Bookkeeping
PO Box 127
Toledo, IL 62468

Contact us as soon as possible if you think your statement or receipt is wrong or if you need more information about the 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.
- (2) Describe the error of 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 ten business days. We will tell you the results of our investigation within ten business days after we hear from you 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 will re-credit your account within ten 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 questions in writing and we do not receive it within ten business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.