



P.O. Box 10855 • 2555 Packerland Drive • Green Bay, WI 54307 • Phone: (920) 490-7600 • Fax: (920) 490-0930 • [www.baybankgb.com](http://www.baybankgb.com)

## In Case of Errors or Questions about Your Electronic Transfers

Telephone us at (920)490-7600 or write us at Bay Bank, PO Box 10855, Green Bay, WI 54307 or e-mail us at [baybank@baybankgb.com](mailto:baybank@baybankgb.com) as soon as you can, if you think an error has occurred or if you need more information about a transaction listed on your account. We must hear from you no later than 60 days after the first statement on which the problem or error appears. You must be prepared to provide the following information:

1. Your name and account number.
2. A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts and foreign initiated or point of sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount which 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 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. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first 30 days after the first deposit to the account is made, including those for foreign initiated or point of sale transactions.

We will tell you the results within 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.

We permit electronic debit entries to your account originated by payees that convert a check drawn by you on your account into an automated clearing house debit.



*"The community bank for community needs."*