



In Case of Errors or Questions About Your Electronic Transfers

Please telephone the main branch at:
573-686-7221

Or

Write us at:

2438 Katy Lane
Poplar Bluff, MO 63901 OR

Or

E-mail us at:

info@ozarkfcu.com

If you think your statement or receipt is wrong or need more information about a transfer listed on the statement or receipt, as soon as you can. We must hear from you no later than 60 days after we sent the **first** statement on which the problem or error appeared.

1. Please tell us your name and account number (if any).
2. Please describe the error or the transfer you are unsure about, and explain as clearly as possible why you believe it is an error or 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 determine whether an error occurred within ten business days after we hear from you and will correct any error promptly. However, if we need more time, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will 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 write your complaint or question and do not receive it within ten business days, we may not credit your account.

We may take up to 90 days to investigate your complaint or question for errors involving new accounts, point-of-sale, or foreign-initiated transactions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days of our investigation. We will send you a written explanation if we decide there was no error. You may ask for copies of the documents that we used in our investigation.