

Regulation “E” Error Resolution Notice

In case of errors or questions about your consumer statement or your electronic funds transfers:

If you think your statement or receipt is wrong, or if you need more information about a transaction listed on your Guaranty Bank statement, contact our Customer Contact Center in writing at, P.O. Box 1149, Austin, TX 78767-1149 or by telephone at (800) 288-8822 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. Your claim must be submitted in writing.

Your letter should include the following information:

- Tell us your name and account number.
- The dollar amount of the suspected error.
- Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

We will determine whether an error occurred within 10 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 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. If your question relates to Overdraft Protection, you do not have to pay any amount in question while we are investigating, but you are obligated to pay on the remaining balance not in question. 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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. We will tell you the results within three 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.

Business customers should refer to the current *Facts about your Guaranty Bank deposit accounts* brochure for information on your rights and responsibilities regarding electronic funds transfer error corrections.



If you should have any questions, please contact our Customer Services Department at (800) 288-8822.