Error Resolution Notice

The following provisions apply to Consumer Accounts only. In Case of Errors or Questions About Your Electronic Transfers, telephone us at 413-967-6221 or 800-322-8233, or write us at Country Bank, 15 South Street Suite C, Ware, MA 01082, as soon as you can, if you think your statement, passbook or receipt is wrong or if you need more information about a transfer listed on the statement, passbook 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 or, if the only transaction possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error and 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 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) 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 if the transfer involved a new account, a point-of-sale or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount that you think is in error, so that you will have 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

Direct inquiries to: Country Bank 15 South Street Suite C, Ware, MA 01082
1-800-322-8233 or 1-413-967-6221

This form is provided to help you verify your checking account balance on this statement. Please report any errors promptly. RECONCILE BELOW.

CHECKS OUTSTANDING		
Ck. Numb.	Dollars	Cents
TOTAL		

1. Ending Balance Shown on this statement $ _____

ADD:

Deposits and Transfers to checking not on statement + _____

+ _____

SUBTOTAL $ _____

SUBTRACT:

Checks outstanding

SUBTOTAL $ _____

SUBTRACT:

Transfers from checking not on statement - _____

TOTAL 1 $ _____

2. Your Checkbook BALANCE $ _____

Bank Charges, if any _____

SUBTOTAL $ _____

ADD:

Interest shown on statement + _____

TOTAL 2 $ _____

TOTAL 1 should equal TOTAL 2

cb