



Error Resolution and Disputed Transactions

PLEASE READ THIS DOCUMENT CAREFULLY. IT CONTAINS IMPORTANT INFORMATION NECESSARY TO PROTECT YOUR RIGHTS.

If you believe there is an error on your statement or receipt, or if you need more information about a transaction listed on a statement or receipt, notify us as soon as possible.

You must contact Millbury Savings Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- 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.
- The dollar amount of the suspected error.

We will begin our investigation of the error immediately.

We will determine whether an error occurred within 10 business days (20 business days for new accounts), and will correct any error promptly. However, if we need more time, we may take up to 45 days (90 days for new accounts and foreign-initiated or point-of-sale transfers) to investigate your claim. If we decide to do this, we will provide you with a provisional credit within 10 days (20 days for new accounts) for the amount in dispute so that you will have the use of the money during the time it takes to complete our investigation.

If you provided oral notice of the error, we require that you fill out an Error Resolution Form or Written Statement of Unauthorized Debit for our records within 10 business days. If we do not receive the completed form, we may not provisionally credit your account.

- **If the error involved a transaction using your ATM card, debit card, or a wire, complete the "Electronic Funds Transfer Error Resolution Form."**
- **If the error involved a transaction where a merchant debited (i.e., withdrew funds from) your account electronically via ACH, complete the "Written Statement of Unauthorized Debit (ACH)" form.**

We will tell you the results of our investigation within 3 business days of completing it. If no error occurred we will reverse the provisional credit and provide a letter of explanation.

You may ask for copies of any documents that were used in the investigation.

If the disputed transaction involves your debit card, we may close the card and order a new one for you.

Our Electronic Banking Specialist may contact you with questions or for additional information about this claim.

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Written Statement of Unauthorized Debit (ACH)

Account/Transaction Information	
Name	Daytime Phone No.
Account No.	Debit Date
Debit Amount \$	Amount Disputed \$
Name of Party Debiting Account	

Statement

I (the undersigned) hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit to my account, (ii) the debit was not authorized, and (iii) the following, to the best of my ability to identify, is the reason for that conclusion:

- I did not authorize the party listed above to debit my account.
- I revoked the authorization I had given to the party to debit my account before the debit was initiated.
- My account was debited before the date I authorized.
- My account was debited for an amount different than I authorized.
- My check was improperly processed electronically.
- Other (please specify):

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, and that the signature below is my own proper signature.

I have read this statement in its entirety and certify under penalty of perjury that the foregoing is true and correct.

Account owner's signature

Date

BANK USE ONLY

CSR Initials: _____

Date:

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