

ERROR RESOLUTION NOTICE
Consumer Accounts Only

In case of errors or questions about your electronic fund transfers, call or write us at the telephone number or address listed below. Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than 60 days after we sent you the first statement on which the problem or error appeared. 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.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (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 forty-five (45) days (ninety (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 ten (10) business days (twenty (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 us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (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.

Write or call us at the address or telephone number below:

Tennessee State Bank
Attn: Deposit Services
PO Box 1260
Pigeon Forge, TN 37868

webmaster@tnstatebank.com

(865) 453-0873

(865) 453-7011

(Monday-Thursday 8:00 am-5:00 pm (ET) and Friday 8:00 am-6:00 pm (ET), excluding Federal holidays)