

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the Cornerstone Community Financial headquarters' telephone number (800-777-6728) or address (2955 University Drive, Auburn Hills, MI 48326) as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement 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.

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

If you tell us verbally, we may require that you send us your dispute 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 transaction, or a foreign-initiated transfer) to investigate your dispute 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 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 dispute 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 date the first deposit has been made. If each account owner has an established account with CCF, having been open for at least 30 days, the new account will be considered as an existing account relationship.

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 by contacting us at the Cornerstone Community Financial headquarters' telephone number (800-777-6728) or address (2955 University Drive, Auburn Hills, MI 48326). We reserve the right to change our business days, hours, and the days we are closed.

Please check our website at CCFinancial.com or call 800-777-6728 to see if any changes have been made since this document was provided to you.

