

First Federal
Savings Bank of Kentucky

216 West Main St. Frankfort
194 Versailles Rd. Frankfort
1220 U.S. 127 South Frankfort



Central Kentucky
Federal Savings Bank

a division of First Federal Savings Bank of Kentucky
340 West Main St. Danville
120 Skywatch Dr. Danville
208 Lexington St. Lancaster

ELECTRONIC TRANSFERS ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write to us using the contact information on the reverse side of this notice 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.

- 1. Tell us your name and account number.**
- 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 or 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 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.

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.

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.

"For Consumers Only"

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 1. If, through no fault of ours, you do not have enough money in your account to make the transfer.**
- 2. If you have an overdraft line and the transfer would go over the credit limit.**
- 3. If the automated teller machine, where you are making the transfer, does not have enough cash.**
- 4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.**
- 5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.**
- 6. There may be other exceptions stated in our agreement with you.**

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- 1. Where it is necessary for completing transfers; or**
- 2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or**
- 3. In order to comply with government agency or court orders; or**
- 4. If you give us written permission.**

UNAUTHORIZED TRANSFERS

Consumer Liability – Contact us at once if you believe your card and/or code has been lost or stolen or unauthorized withdrawals have been made from your account. If you contact us within 2 business days after learning of this loss, your liability can be no more than \$50.00 if someone uses your card without your permission. If you do not notify us within 2 business days after learning of the loss, and it can be determined that your failure to report the loss during this time period resulted in further losses, you could be liable for as much as \$500.00. If your statement shows what appears to be an unauthorized transaction and you do not contact us within 60 days after the statement was mailed to you and it can be determined that your failure to report the discrepancy during that period resulted in a loss, we need not reimburse you for the loss that may have occurred. If extenuating circumstances prevent you from contacting us, the time periods may be extended.

To contact us about an error in your account, an unauthorized transfer, or to report a lost or stolen card, call or write:

**First Federal Savings Bank of Kentucky
216 West Main St.
P.O. Box 535
Frankfort, KY. 40602
502-223-1638 or
Toll free 1-888-818-3372**

**Central Kentucky Federal Savings Bank
A Division of First Federal Savings Bank of Kentucky
340 West Main St.
Danville, KY. 40422
859-236-4181
859-792-3368 (Lancaster)**

**Toll free 1-877-849-5533 (after business hours)
To report a lost or stolen card**

Business Days: Monday through Friday, excluding Federal Holidays