



CONSUMER ACCOUNTS

Electronic Fund Transfer Annual Notice

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: (800) 939-9103 between 7:30am and 6:00pm Monday through Wednesday • 7:30am and 7:00pm Thursday and Friday • 8:30am and 1:00pm on Saturday • 10:00am and 2:00pm on Sunday, or Write us at: P.O. Box 370, Southbridge, MA 01550-0370 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 you the FIRST statement on which the problem or error appeared.

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 in 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 (20 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 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 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.

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.

Annual Disclosure Notices

Notice of Massachusetts General Laws Chapter 167D, Section 2

If you are 18 or under or 65 and over you are guaranteed certain rights by Mass state law. Ask any branch representative for details at any of our convenient branches or call us at (800) 939-9103 for more information.

Notice of Negative information on deposit accounts-We may report information about your account to credit reporting agencies such as Qualifile (e.g. history of bad checks, account abuse etc.).

Privacy-The Bank's privacy notice can be found on our website, cornerstonebank.com.

CONSUMER AND COMMERCIAL ACCOUNTS

All CDs-We can prevent renewal of your certificate of deposit if we send notice at least 30 days before maturity.

Returning Deposited Returned Items for clearing-Customer waives notice of charge-back and authorizes presentment of a check without notice being given.

Claim deadline against properly payable rule: Forged maker's signature, altered check amount, payee name altered, unauthorized maker's signature is 60 days from date item first appeared on your statement.

Deposited Returned Item fee
The "Returned Check charge" is \$7.14.

Thank you for banking with Cornerstone Bank. We truly appreciate your business.