

ERROR RESOLUTION NOTICE FOR DEPOSIT ACCOUNTS

KEEP THIS NOTICE FOR FUTURE USE

In Case of Errors or Questions About Your Statement Containing Electronic Funds Transfers (EFTs)

Contact us 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 receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

To file a dispute contact us by:

- Calling toll-free: 800-328-1935 (24/7) or +1-773-462-2000
- Writing via U.S. Mail: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945
 - Include: (1) Name and account number (2) Description of 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) Dollar amount of the suspected error.
- Logging into Alliant Online Banking and filing a dispute (for debit and savings ATM card(s) only)

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (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 ten (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 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.

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 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. Any Teen Checking Visa Debit Card error resolution will require a parent or guardian to submit the claim.