

Annual Customer Notices

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone or write us at the telephone number or address listed in this brochure as soon as you can, if you think your statement, passbook or receipt is wrong or if you need more information about a transfer listed on the statement, passbook 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 or, if the only transfer possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement.

- (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 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 (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 complaint or question. If we decide to do this, we will provisionally 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 provisionally credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. 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 inspect or ask for copies of the documents that we used in our investigation. If there is no error, we may impose on you a reasonable charge for making such reproductions.

CLINTON SAVINGS BANK
OPERATIONS DEPARTMENT
200 CHURCH STREET PO BOX 770
CLINTON, MASSACHUSETTS 01510-6770
Business Days: Monday through Friday
Business Hours: Monday through Friday 9:00 A.M. to 4:00 P.M.
Excluding Federal Holidays
Phone: 978-365-3700 or 888-744-4272(4CSB)
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Massachusetts General Law 167D

If you are under the age of 18 or 65 or older, you are entitled to certain banking services free of charge or at a discounted rate. Please see our Important Account Information booklet or call a bank representative at 888-744-4272(4CSB) for more details.
