

Troy Bank & Trust: eCash Prepaid Cards

ERROR RESOLUTION

In case of errors or questions about your electronic transfers.

If you think your electronic history or receipt is wrong or if you need more information about a transaction listed on the electronic history or receipt, please telephone us at 1-888-743-8863 or write us at: TransCard Error Resolution 1301 Riverfront Parkway, Suite 112, Chattanooga, TN 37402 as soon as you can. We must hear from you no later than 120 days after the transfer was credited or debited to your account. Tell us your name and account number. 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 orally, we may require that you send us your complaint or question in writing within 10 business days. We will investigate your complaint and will correct any error promptly.

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 the Card within 10 business days for the amount you think is in error so that you will have the use of the value during the time it takes us to complete the 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 the Card. We will tell you the results within three (3) business days after completing our investigation and we will correct any error promptly. For errors involving new Cards, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three (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.