

## **PAYMENT CARD ACCOUNT ERROR RESOLUTION NOTICE**

In Case of Errors or Questions about Your Electronic Transfers Or If You Desire a Written History of Your Transactions, Contact us by phone: 1-888-621-1397 or Write to us: Cardholder Services, P.O. Box 7235, Sioux Falls, SD 57117-7235. Contact us as soon as you can, if you think an error has occurred in your card account or if you need more information about an error listed on the statement or receipt. In order to report an error, we must hear from you no later than 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we have made available to you the FIRST statement on which the problem or error appeared.

1. Tell us your name and card 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.
4. Tell us approximately when the error occurred

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 the 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 you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account.

For error 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 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.

If you need more information about our error-resolution procedures, call us at the telephone number or write us at the address shown above.

This payment card is provided to you and issued by CenterState Bank of Florida pursuant to an agreement with Visa U.S.A or MasterCard International.

**CARDHOLDER SERVICES** P.O. Box 7235, Sioux Falls, SD 57117-7235 1-888-621-1397