



MARION COUNTY SAVINGS BANK  
QuickBank Online  
Internet Banking Enrollment Form

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Accounts I would like access to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

For additional security purposes please answer one of the following questions:

1. What hospital was I born at? \_\_\_\_\_
2. What is my pet's name? \_\_\_\_\_
3. What was my favorite toy? \_\_\_\_\_
4. What was my first car? \_\_\_\_\_
5. Your Question: \_\_\_\_\_  
Answer: \_\_\_\_\_

**The following must be signed in the presence of a bank employee.**

I have received and agree to the Terms and Conditions of the use of Marion County Savings Bank's **QuickBank Online** as disclosed in the "Internet Banking Service Agreement/Disclosure". I understand that 90 days of inactivity will cause my account to be removed from the QuickBank Online system and I will be required to re-enroll if I wish to continue to use the service.

\_\_\_\_\_  
(Signature) (Date)

I have received and agree to the Terms and Conditions of the use of Marion County Savings Bank's **Bill Payment** system as disclosed in the "Bill Payment Service Agreement/Disclosure". I understand that I will be charged \$0.50 for each transaction over 15 per month. I understand that 60 days of Bill Payment inactivity will result in a monthly charge of \$5.25.

\_\_\_\_\_  
(Signature) (Date)

# MARION COUNTY SAVINGS BANK'S QUICKBANK ONLINE

[www.marioncountysavings.com](http://www.marioncountysavings.com)

## Internet Banking Service Agreement/Disclosure

### Customer Service

Online help is available through the link within Marion County Savings Bank's QuickBank Online. Also, telephone support is available from 9 am to 5 pm CST Monday through Thursday and 9 am – 6 pm CST on Friday at 618-548-3440. You may also contact customer service through the "Contact Us" link in Marion County Savings Bank's QuickBank Online or you may send an e-mail to support@marioncountysavings.com. We generally respond to electronic mail within one business day of receipt. If you choose to inquire via electronic mail, **DO NOT** include any personal information such as: Account Number, Social Security Number, User Name or Password, or any other personal information as the security of electronic communications cannot be guaranteed.

### Recommended Browsers

To properly display and provide the utmost security for your Marion County Savings Bank QuickBank Online Internet Banking, the following browsers are recommended for usage:

Operating System	Microsoft Internet Explorer (IE) Browsers	Netscape Browsers	Firefox Browsers	Opera Browsers	Apple Safari Browser
Windows 98, 2000, ME, XP Vista, 7	6.0 or Higher	6.1 or Higher	1.0 or Higher	7.54 or Higher	N/A
Mac OS X	N/A	7.0 or Higher	1.0 or Higher	7.54 or Higher	1.0 or Higher

### Maintenance Timeframes

From time to time, maintenance must be completed for Marion County Savings Bank's QuickBank Online. You may experience the inability to log into Marion County Savings Bank's QuickBank Online for Internet Banking due to maintenance from time to time.

### Fees

The right to access your accounts through Marion County Savings Bank's QuickBank Online is free for our customers. Direct deposits to any type of account are free. Marion County Savings Bank reserves the right to impose a fee for use of the QuickBank Online service, with at least 30 days prior notice. **If your online banking log-in has been dormant for 90 days, your login will be removed from the system and you will be forced to re-enroll.**

### Business Days

For the purposes of these disclosures, our business days are Monday through Friday except for Federal holidays. Federal holidays are generally those ten holidays observed by the Federal Reserve Bank.

### Transaction Types

- Access your accounts 24 hours a day, seven days a week, using your User ID and Password to:
  - Pay bills (recurring or otherwise) from your checking account in the amount and on the days you request to third parties if you sign up for the Bill Pay Feature.
  - To transfer funds between checking and savings accounts.
  - To make payments from checking or savings to loan accounts with us.

- Get information about:
  - Account balance and transactional information on your checking or savings accounts.
  - Account balance information on your CD, IRA or loan accounts.
  - Activity statement on your checking or savings accounts.
  - Deposits posted to your checking or savings accounts.
  - Checks written that have cleared your checking account.
  - Withdrawal from your savings account.
  - Pending bill payments not yet cleared.

**Limitations on Transfers, Frequency and Availability**

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six per month.
- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfer by check, debit card, or similar order to third parties.
- You may transfer funds INTO a Christmas Club account, but never OUT OF a Christmas Club account.

**Preauthorized Payments**

**Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 618-548-3440, or write us at Marion County Savings Bank, 301 West Main St. PO Box 98, Salem, IL 62881, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee according to our current fee schedule for each stop payment order you give. The fee schedule was provided at the time your account was opened and will also be provided the sooner of: annually or any time the schedule changes.

**Notice of varying amounts.** If these regular payments may vary in amount, we will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits you set.)

**Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**Limitations on Withdrawals**

You can limit the dollar amount of money that can be electronically withdrawn from your account each day or scheduled through bill pay, however, you cannot exceed the maximum bank limit of \$10,000 per paid per day. Funds transferred after 3 pm CST may be processed the following day.

**Unauthorized Transfers**  
**Consumer Liability**

Tell us at once if you believe your QuickBank Online username or password has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way to keep your losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your QuickBank Online username or password, you can lose no more than \$50 if someone used your username or code without permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your username or password, and we can prove we could have stopped someone from using your username or password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

You will have no liability for unauthorized transactions if you notify us within 60 days after the statement showing the transaction has been mailed to you. If you do not, you may not get back any of the money you lost from any unauthorized transaction that occurs after the close of the 60-day period, if we can show that we could have stopped the transaction if you had notified us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

When you give someone your Online Banking ID and password, you are authorizing that person to use your service, and you are responsible for all transactions that person performs while using your service. All transactions that person performs, even those transactions you did not intend or want performed, are authorized transactions. If you notify us that the person is no longer authorized, then only transactions that person performs after the time you notify us are considered unauthorized.

Transactions that you or someone acting with you initiates with fraudulent intent are also unauthorized transactions.

For your protection, sign off after every Online Banking session and close your browser to ensure confidentiality.

**Contact in event of unauthorized transfer**

If you believe your username or password has been lost or stolen, call:

618-548-3440

or write:

Marion County Savings Bank

301 West Main St

PO BOX 98

Salem, IL 62881

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## **Protecting your password**

### ***Additional Provisions Applicable Only to Business Accounts (Other than Sole Proprietors)***

You agree that we may send notices and other communications, including password confirmations, to the current address shown in our records, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that Marion County Savings Bank will not be responsible or liable to you in any way if information is intercepted by an unauthorized person, either in transit or at your place of business. You agree to: 1) keep your password secure and strictly confidential, providing it only to authorized signers on your account(s); 2) instruct each person to whom you give your password that he or she is not to disclose it to any unauthorized person; and 3) immediately notify us and select a new password if you believe your password may have become known to an unauthorized person. **Marion County Savings Bank will have no liability to you for any unauthorized payment or transfer made using your password that occurs before you have notified us of possible unauthorized use and we have had a reasonable opportunity to act on that notice.** We may suspend or cancel your password even without receiving such notice from you, if we suspect your password is being used in an unauthorized or fraudulent manner.

## **Acknowledgement of Commercially Reasonable Security Procedures**

By using Online Banking, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we have a reasonable opportunity to act on such notice).

## **Limitation of Liability**

If we fail or delay in making a payment or transfer pursuant to your instructions, or if we make a payment or transfer in an erroneous amount that is less than the amount per your instructions, unless otherwise required by law, our liability shall be limited to interest on the amount that we failed to timely pay or transfer, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment or transfer in an erroneous amount that exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Marion County Savings Bank is headquartered for each day interest is due, computed on the basis of a 360-day year. **Unless otherwise required by law, in no event will Marion County Savings Bank be liable to you for special, indirect or consequential damages including, without limitation, lost profits or attorney's fees, even if we are advised of the possibility of such damages.**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

### **Documentation**

**Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, we will let you know if the deposit is made.

**Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.

**Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (618) 548-3440 to find out whether or not the deposit has been made.

**Periodic statements.** You will get a monthly account statement from us for all checking accounts except EZ Access accounts, unless you have agreed to accept an electronic statement. You will get a monthly account statement from us for your passbook and Insured Money Market Accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly. For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized deposits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

### **Confidentiality**

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us written permission.

### **Error Resolution Notice**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, 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 the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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 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 your account within 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 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.

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 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.

**Marion County Savings Bank**  
301 W. Main Street, P. O. Box 98  
Salem, Illinois 62881  
Business days: Monday through Friday  
Excluding Federal Holidays  
Phone: (618) 548-3440  
Fax: (618) 548-2883

**MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST**

**MEMBER FDIC**



# MARION COUNTY SAVINGS BANK'S QUICKBANK ONLINE

[www.marioncountysavings.com](http://www.marioncountysavings.com)

## Online Bill Payment Service Agreement/Disclosure

### Customer Service

Online help is available through the link within Marion County Savings Bank's QuickBank Online. Also, telephone support is available from 9 am to 5 pm CST Monday through Thursday and 9 am – 6 pm CST on Friday at 618-548-3440. You may also contact customer service through the "Contact Us" link in Marion County Savings Bank's QuickBank Online or you may send an e-mail to [support@marioncountysavings.com](mailto:support@marioncountysavings.com). We generally respond to electronic mail within one business day of receipt. If you choose to inquire via electronic mail, **DO NOT** include any personal information such as: Account Number, Social Security Number, User Name or Password, or any other personal information as the security of electronic communications cannot be guaranteed.

### Recommended Browsers

To properly display and provide the utmost security for your Marion County Savings Bank QuickBank Online Internet Banking, the following browsers are recommended for usage:

Operating System	Microsoft Internet Explorer (IE) Browsers	Netscape Browsers	Firefox Browsers	Opera Browsers	Apple Safari Browser
Windows 98, 2000, ME, XP Vista, 7	6.0 or Higher	6.1 or Higher	1.0 or Higher	7.54 or Higher	N/A
Mac OS X	N/A	7.0 or Higher	1.0 or Higher	7.54 or Higher	1.0 or Higher

### Maintenance Timeframes

From time to time, maintenance must be completed for Marion County Savings Bank's QuickBank Online. You may experience the inability to log into Marion County Savings Bank's QuickBank Online for Internet Banking due to maintenance from time to time. Additionally, you may experience the inability to use Online Bill Payment from time to time. Certain time frames are reserved for maintenance as needed.

### Fees

Our Online Bill Payment service available through QuickBank Online is free for the first 15 transactions per month. Each transaction over 15 will be assessed a charge of \$0.50 per transaction. In addition, if you have signed up for our Online Bill Payment service and do not use it at least once in a 60 day period you will be assessed a fee of \$5.25 per month until a bill payment is made or your account is removed from the Online Bill Payment service. Marion County Savings Bank reserves the right to change this fee structure with at least 30 days prior notice.

### Automatic Expiration

If there is no bill payment activity on your account for 60 days, your account will be automatically un-enrolled and you will have to re-enroll to use the service. Any bill payment information will be lost at the time your account is un-enrolled.

### **Business Days**

For the purpose of these disclosures, our business days are Monday through Friday except for Federal holidays. Federal holidays are generally those ten holidays observed by the Federal Reserve Bank.

### **Bill Payments**

You may electronically schedule payments in any amount not less than \$1, or exceeding \$24,999 through this system to any payee that generates a bill or invoice to you and that has an address. You may not make a payment of alimony, child support, taxes or other governmental fees or court directed payments through the system.

### **User Terms and Conditions**

- User agrees to accurately follow use instructions provided in the on-line help.
- User agrees to schedule bill payments (payment transaction date) at least five business days before the due date, not including any grace period.
- User agrees to provide correct payee name, address, account information and payment amounts.
- User agrees to maintain sufficient funds in funding account on the transaction date required.
- User agrees to notify Marion County Savings Bank or its authorized agent no later than 60 days after User receives the first statement on which User believes a problem or error occurred.
- User acknowledges that Marion County Savings Bank or its authorized agent may require up to 45 days to investigate a complaint or question. Marion County Savings Bank or its authorized agent will use all reasonable efforts to resolve an issue within 3 banking days. If an issue is reported orally, the User may be required to send the complaint or question in writing within 10 business days. If Marion County Savings Bank or its authorized agent needs more time, they will credit the User's account within 10 business days for the amount the User believes is in error. If we ask the User to put the complaint or question in writing and we do not receive it within 10 business days, we may not credit the account. If we determine there was no error, we will send a written explanation within 3 business days after the investigation is finished.
- User agrees and understands that this service may not be used to transmit alimony, child support or other court-directed payments or tax payments.

While it is anticipated that most transactions will be processed and completed by the payment date, it is understood that due to circumstances beyond our control, particularly delays in handling and posting payments by slow responding Payees or financial institutions, some transactions may take a day or even a few days longer to be credited by your Payee to your Payee account. The payment due date that you enter must be the bill's actual due date, not the late date and/or a date in the grace period. Payment Instructions entered after the cutoff time or on non-business days will be considered entered in the Bill Payment Service on the next business day. If you properly follow the procedures described herein, and we fail to send a payment according to the payment instructions received, we will bear responsibility for late charges (up to a maximum of \$50.00 per scheduled payment per business Payee). In any other event, including, but not limited to, choosing a payment due date less than four (4) business days before the bill's due date, the risk of incurring and the responsibility for paying any and all late charges or penalties shall be borne by you.

We will use our best efforts to make all your payments properly. However, we shall incur no liability if we are unable to complete any payments initiated by you through the Bill Payment Service because of the existence of any one or more of the following circumstances:

- If, through no fault of ours, your account does not contain sufficient funds to complete the transaction;
- The Bill Payment Service or Online Services is not working properly and you know or have been advised by us about the problem before you execute the transaction;
- The Payee mishandles or delays a payment sent by us;
- You have not provided us with the correct name, phone number, or account information for the Payee, or you have not provided us with accurate personal information during enrollment, or you have otherwise provided incomplete payment instructions; or,
- Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions are applicable, if we cause an incorrect amount of funds to be removed from your account or cause funds from your account to be directed to a Payee which does not comply with your payment instructions, we shall be responsible for returning the improperly transferred funds to your account and for directing to the proper Payee any previously misdirected transactions.

Once your bill payment is scheduled, we may remit your payment to your Payee by any one of the following means, at our sole discretion: (1) by electronic funds transfer; (2) by mailing your Payee a check drawn on an account we maintain for this purpose; (3) by mailing your Payee a check drawn on your Pay From Account; or (4) by other means. The timing of when your scheduled bill payment is debited from your Pay From Account may vary, depending on the payment means we select.

### **Statements**

All of your payments made through the Bill Payment Service will appear on your monthly account statement(s). You can also view payment activity within the QuickBank Online Banking system.

### **Canceling the Bill Payment Service**

You may cancel your use of the Bill Payment Service at any time by notifying the Bank in writing. Your request will be processed within 5 banking days of receipt. The Bank may cancel or suspend your Bill Payment Service, in whole or in part, at any time without prior notice. Cancellation or suspension shall not affect your liability or obligations under this Agreement.

### **In the Event a Bill Payment Service Transaction Is Returned**

In using the Bill Payment Service, you are requesting that we make payments for you from your account. If we are unable to complete the transaction for any reason associated with your account (for example, there are not sufficient funds in your account to cover the transaction), the transaction may not be completed. In some instances, you will receive a return notice from the Bank and be charged a Non – Sufficient Funds fee. The fee is disclosed at account opening and also at any time there is a change to our fee structure. We are hereby authorized to report the facts concerning the return to a credit reporting agency.

### **Payee Limitation**

We reserve the right to refuse to pay any Payee to whom you may direct a payment for security reasons or any other reason. We will notify you promptly if we decide to refuse to pay a Payee designated by you.

This notification is not required, however, if you attempt to make a prohibited payment under this Agreement.

### **Information Authorization**

Your enrollment in the Bill Payment Service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in the Bill Payment Service, you agree that we reserve the right to request a review of your credit rating at our own expense through an authorized bureau. In addition, you agree that we reserve the right to obtain financial information regarding your account from a Payee to resolve payment-posting problems.

### **Limitation of Liability**

If we fail or delay in making a payment or transfer pursuant to your instructions, or if we make a payment or transfer in an erroneous amount that is less than the amount per your instructions, unless otherwise required by law, our liability shall be limited to interest on the amount that we failed to timely pay or transfer, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment or transfer in an erroneous amount that exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Marion County Savings Bank is headquartered for each day interest is due, computed on the basis of a 360-day year. **Unless otherwise required by law, in no event will Marion County Savings Bank be liable to you for special, indirect or consequential damages including, without limitation, lost profits or attorney's fees, even if we are advised of the possibility of such damages.**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages subject to the limitations herein set forth. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

### **Confidentiality**

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us written permission.

**Error Resolution Notice**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, 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 the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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 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 your account within 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 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.

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 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.

**Marion County Savings Bank**  
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Business days: Monday through Friday  
Excluding Federal Holidays  
Phone: (618) 548-3440  
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