

BILLING RIGHTS SUMMARY

(In Case of Error or Questions About Your Statement or Bill)

If you think your statement or bill is wrong, or if you need more information about a transaction on your statement/bill, send your inquiry in writing, on a separate sheet, to the address below, as soon as possible. We must hear from you no later than 60 days after the statement/bill was made available to you. You can telephone us, but doing so will not preserve your rights. In your letter, give the following information:

- Your full name and account number.
- The dollar amount of the suspected error.
- A description of the error and why (to the extent that you can explain) you believe it is an error. If you need more information, describe the item you are unsure about.

If you have authorized the Bank to automatically pay your bill from your checking or savings account, you can stop payment on any amount you think is wrong by mailing your notice so that the Bank receives it three (3) business days before the payment is scheduled to occur. You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the Bank is resolving the dispute. During that same time, the Bank may not take action to collect disputed amounts or report disputed amounts as delinquent.

ELECTRONIC FUNDS TRANSFERS (EFT) NOTICE

Please call or write us at the phone number or address listed below as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- 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.
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We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days (or 20 business days for point-of-sale or foreign-initiated transactions) to do this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

PREAUTHORIZED DEPOSITS

If you have arranged to have direct deposits made to your account at least one every 60 days from the same person or company, you may telephone us at the number below to find out whether or not the deposit was made as scheduled. Unless we receive notice of any unauthorized or missing signature on any enclosed item or alteration of any enclosed item in this statement within 30 days after the statement is available for examination, or the date it is mailed, we will consider this statement and enclosures to be correct.

CONTACT INFORMATION

803-496-5011
Post Office Box 38
Holly Hill SC 29059