



Debit Card Disputes

SHAZAM processes debit card error resolutions for Signature Bank of Arkansas, (collectively referred to as “we” or “us” in this disclosure). In case of errors or questions about your debit card transactions, telephone **SHAZAM Dispute Services** at **833-288-1126**. SHAZAM Dispute Services representatives are available 24 hours a day. You may also write us, at Signature Bank of Arkansas PO Box 8550 Fayetteville AR 72703 Attn: Dispute Services. Please contact us as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer listed on your 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.

1. Tell us your name and your debit card primary account number, if known
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 after we hear from you and will correct any item we deem an 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 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.