In case of errors or questions about your Electronic Transfers, telephone us at 630.570.7730 (business days: Monday — Friday excluding Federal holidays), email us at contactus@republicEbank.com, or write us at Republic Bank, ATM Coordinator, 2221 Camden Court Suite 300, Oak Brook, IL 60523, as soon as possible. If you think your statement or receipt is in error 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.

1. Tell us your name and account number (if any).
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 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 provisionally 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 provisionally 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 provisionally 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. If we decide no error has occurred, we will take back any provisional credit that was previously issued as a result of the claim. If it is determined that an error has occurred, the credit will become final.

You may ask for copies of the documents that we used in our investigation.