

# Is fashion important?

[Business](#), [Industries](#)



## **Deposit agreement**

When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers 0 If you think your statement or receipt is wrong or you need more information about an electronic transfer (ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Tell us your name and account number. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information. Tell us the dollar amount of the suspected error. For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly.

If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation. For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

### **Reporting other problems**

You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, ND you agree to not make a claim against us for the problems or unauthorized transactions.