

## **Error Resolution Notice**

The purpose of this notice is to provide you with important information about reporting errors regarding your UpChange Card account. You should keep this notice for future reference.

In case of errors, questions or discrepancies about Card transaction(s) on your UpChange Card Account, call us at (844) 448-7242 as soon as possible. You may also write to us at:

UpChange  
PO Box 124  
Dell Rapids, SD 57022

We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at the above telephone number or writing us at the above address. You must provide us with the following information:

1. Your name and account number.
2. A description of the error or the transaction you are unsure about, when it occurred, and why you believe it is an error or why you need more information.
3. 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 ten (10) business days.

We will determine whether an error occurred within ten (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 ten (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 ten (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 (3) 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. If you need more information about our error-resolution procedures, call us at the above telephone number or write to us at the above address.