



LCEF

Error Resolution Notice for Electronic Transfers

Protection for You and Your Electronic Transfers

Your choice to transfer funds electronically generally results in transactions that are more safe, convenient and reliable. Lutheran Church Extension Fund (LCEF) wants to know if you have any questions, problems or concerns resulting from any electronic transfers to or from your LCEF investments.

Questions about electronic transfers resulting from your StewardAccount® Visa® debit card should be directed to:

UMB Bank at 800-449-9176

If you have questions about other electronic transfers to or from your LCEF investments, write to LCEF at the address below or call:

LCEF at 800-843-5233

Contact LCEF as soon as possible if you think your statement is incorrect or if you need more information about an electronic transfer listed on your statement. LCEF must hear from you within 60 days after you were sent the **first** statement on which the problem or possible error appeared.

How to report a problem:

1. Provide LCEF your name and investment number.
2. Describe the possible error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information.
3. Provide the dollar amount and date of the suspected error.

Reporting back to you:

LCEF will provide you with the results of the investigation within 10 business days after LCEF receives your information, and LCEF will correct any verified error promptly. If LCEF requires more time, LCEF may take up to 45 days (90 days if the transaction was not initiated within a U.S. state or occurred after the initial investment was made) to investigate your complaint or question. If such action is necessary, LCEF will credit your investment within 10 business days (20 business days if the transaction occurred within 30 days after the initial investment was made) for the amount in question, so you will have the use of the money during the time it takes LCEF to complete its investigation. If LCEF requests that you put your complaint or question in writing and LCEF does not receive this information within 10 business days, LCEF may not credit your investment.

LCEF will inform you of the results within three business days after completing the investigation. If LCEF concludes that no error occurred, LCEF will send you a written explanation.

You may ask for copies of the documents pertaining to your inquiry that LCEF uses in its investigation.



Lutheran Church Extension Fund

> where investments build ministry

PO Box 229009
St. Louis, MO 63122-9009
800-843-5233
lcef.org

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