

# **UMB Bank Error Resolution Notice**

## **Protection for You And Your Visa® Debit Card**

Your Visa debit card is as convenient as cash. There's no need to carry large sums of cash, or even a checkbook, when you have a Visa debit card in your wallet. For your protection, your card has limits on dollar amounts, frequency of use and number of card transactions. In addition, the card issuer—UMB Bank—wants to know if you have any problems or concerns regarding your card.

In case of errors or questions about your Visa debit card transactions and electronic transfers, telephone UMB Bank at 800-449-9176 or write to them at PO Box 419734, Kansas City, MO 64141.

Contact UMB Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. They must hear from you within 60 days after you were sent the FIRST statement on which the problem or error appeared.

### **How to report a problem:**

1. Tell UMB Bank your name and account number.
2. Describe the error or the transfer you are unsure about and explain why you believe it is an error or why you need more information.
3. Tell UMB Bank the dollar amount of the suspected error.

**Note:** If you tell them orally, they may require that you send them your complaint or question in writing within 10 business days.

### **Reporting back to you:**

UMB Bank will determine whether an error occurred within 10 business days after they hear from you, and they will correct any error promptly. If they need more time, however, they may take up to 45 days to investigate your complaint or question. If they decide to do this, they 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 them to complete the investigation. If they ask you to put your complaint or question in writing and do not receive it within 10 business days, they may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, they may take up to 90 days to investigate your complaint or question. For new accounts, they may take up to 20 business days to credit your account for the amount you think is in error.

UMB Bank will tell you the results within three business days after they finish their investigation. If UMB Bank decides there was no error, they will send you a written explanation.

**Note:** You may ask for copies of the documents that they used in their investigation.

**UMB Bank: Your Visa Debit Card Provider**  
**800-449-9176**