

Electronic Funds Transfer Error Resolution Notice

In case of errors or questions about your prepaid account, please call Cardholder Services at **833-690-0180** (TTY: 711) or write us at **P.O. Box 7244, Sioux Falls, SD 57117-7244** as soon as you can, if you think an error has occurred in your prepaid account. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You will need to tell us:

- Your name and prepaid account number (if any).
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us verbally, 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, and your account is registered with us, we 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 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 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 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 would like to request a written history of your transactions, please call Cardholder Services at **833-690-0180** (TTY: 711) or write us at **P.O. Box 7244, Sioux Falls, SD 57117-7244**. Representatives are available 24 hours per day, 7 days per week, excluding federal holidays.