







- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us 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 10 business days.

We will tell you the result of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or was not initiated within a state) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if your transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. Your account is considered a new account for the first 30 days after the first deposit is made. 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.

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.

**Please write or call us at:**  
**NARA BANK, ~~NATIONAL ASSOCIATION~~**  
**CENTRAL CUSTOMER INFORMATION**  
**3701 WILSHIRE BLVD. STE #220**  
**LOS ANGELES, CA 90010**  
**Business Days: Monday through Friday**  
**Excluding Federal Holidays**  
**Phone (213) 427-6300**  
**MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.**

**Release of Account Information.** We may release information regarding your account and the transactions you perform in accordance with the Privacy Policy in the Deposit Account Agreement.