



Sandy Spring Bank

Electronic Transfers

The following notice applies to personal accounts and electronic transfers subject to the federal Electronic Funds Transfer Act, 15 U.S.C. §§ Et Seq., only.

Errors or Questions about Your Electronic Transfers

In case of errors or questions about your transactions, please contact as follows:

Telephone us at 1-800-399-5919 and press 2 for our Client Service Center
between 8:00 a.m. and 7:00 p.m. Business Days
8:00 a.m. and 1:00 p.m. Saturdays

or write us at

Sandy Spring Bank
Attn: Client Service Center
17801 Georgia Avenue
Olney, MD 20832

as soon as you can, if you think your statement is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 results of our investigation within 10 Business Days (20 Business Days for Transactions involving a New Account) after we hear from you and will correct any error promptly. If we need more time to investigate your complaint or question, however, we may take up to 45 days (90 days for Transactions involving a New Account or any Transaction initiated outside the United States, its territories or possessions or Puerto Rico, or any Transaction conducted at a POS Terminal). If we decide to do this, we will recredit your account within 10 Business Days (5 Business Days for Visa Purchases and 20 Business Days for transactions involving a New Account) for the amount you think is in error, so that you will have 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 by the time we would otherwise recredit your account as provided in the prior sentence, we may not recredit your account. 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 us for copies of the documents that we used in our investigation.

An account is considered a new account during the first 30 calendar days after the account is established. An account is not considered a new account if any client on the account has had, within 30 calendar days before the account is established, another account at the Bank for at least 30 calendar days.