

What To Do If You Think You Find A Mistake On Your Statement Or Would Like More Information About Your Line of Credit Account

If you think there is an error on your statement or would like more information, write us at P.O. Box 196, Ozark, AR 72949. In your letter, give us the following information:

- Account Information: Your name and account number
- Dollar Amount: The dollar amount of the suspected error, if applicable
- Description of the Problem or Information being Requested: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. If you would like more information, provide a description of the information you are requesting related to your line of credit account.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us at 1-800-274-4482, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Notices of Error and Requests for Information about Mortgage Loan Accounts

You have certain rights under Federal law related to resolving errors and requesting information about your loan account. Notices of Errors and Requests for Information must be directed to Bank OZK, Loan Administration, P.O. Box 196, Ozark, AR 72949. Your submission must be in writing and include your name, account number (or other information to identify your account), and a description of the error you believe occurred OR a request for specific information regarding your mortgage.

Your error notice or request for information will be acknowledged in writing within five (5) business days of receipt unless excused under the applicable regulation.

A final written response to an error notice will be issued, unless excused under the applicable regulation, and will include:

1. Correction of the error, effective date of the correction, and contact information for further assistance; OR
2. Our determination that no error occurred, the reasons for that determination, your right to request documents we relied upon in making the determination, how you may request those documents, and contact information for further assistance.

A final written response to a request for information will be issued, unless excused under the applicable regulation, and will include:

1. The information requested and contact information for further assistance; OR
2. Our determination that the requested information is not available, the basis for that determination, and contact information for further assistance.

Consumer Reporting Agency Information and Disputes

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. If you believe we have inaccurately reported information to a credit bureau, you may submit a dispute by writing to Bank OZK, Loan Administration, P.O. Box 196, Ozark, AR 72949. In order to assist you with your dispute, you must provide your name, address and phone number, account number, the specific information you are disputing, an explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable.