

## **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. At Bank OZK, we understand that monitoring your credit is a vital part of your financial health. If you feel that information reported by Bank OZK on your loan with us is incorrect, please read the following information regarding how Direct Consumer Disputes are processed.

### **What Type of Information Can Be Disputed?**

Bank OZK will respond to consumers who submit a direct dispute about information we have reported to a consumer reporting agency if the direct dispute relates to:

- The consumer's liability for a credit account or other debt with our bank, such as direct disputes relating to whether there is or has been identity theft or fraud against the consumer, whether there is individual or joint liability on an account, or whether the consumer is an authorized user of a credit account;
- The terms of a credit account or other debt with our bank, such as direct disputes relating to the type of account, principal balance, scheduled payment amount on an account, or the amount of the credit limit on an open-end account;
- The consumer's performance or other conduct concerning an account or other relationship with our bank, such as direct disputes relating to the current payment status, high balance, date a payment was made, the amount of a payment made, or the date an account was opened or closed; or
- Any other information contained in a consumer report regarding an account or other relationship with our bank that bears on the consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

### **Where Do I Send My Dispute?**

Bank OZK is only required to investigate a direct dispute if a consumer submits a written dispute notice to us at the address below:

Bank OZK  
Attn: Loan Administration  
PO Box 196  
Ozark AR 72949

### **What Does My Dispute Have to Say?**

Your dispute notice must include:

1. Sufficient information for Bank OZK to identify the account or other relationship that is in dispute, such as an account number and the name, address, and telephone number of the consumer, if applicable; and
2. The specific information that you are disputing and an explanation of the basis for the dispute; and
3. Any supporting documentation or other information reasonably required by Bank OZK to substantiate the basis of the dispute, if applicable. This documentation may include, for example, a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information, a police report, a fraud or identity theft affidavit, a court order, or account statements.

### **What Happens Next?**

After receiving a completed dispute notice that includes all of the necessary information via the method specified above, Bank OZK will conduct an investigation with respect to the disputed information and communicate the results of the investigation via postal mail within 30 calendar days.

### **Questions:**

Please contact our Customer Care Center at 800.274.4482 if you have additional questions regarding credit reporting disputes.