

S&T Bank

Annual Error Resolution Notice

Your Rights if You Think There is an Error on Your Statement. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS, telephone us immediately at 800.325.2265 or write to us at S&T Bank, P.O. Box 190, Indiana, PA 15701, if you think your statement or receipt is wrong or have any questions or need more information regarding any transfers or transactions listed on your statement or receipt. YOU MUST CONTACT US ONLY AT THE TELEPHONE NUMBER OR ADDRESS ABOUT ANY ERRORS OR QUESTIONS. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You will provide us with the following information:

- Tell us your name and account number.
- Describe the error or transfer/transaction you are questioning and explain as clearly as possible why you believe there is an error or why you need more information regarding the transaction.
- Tell us the dollar amount(s) of the suspected error.
- It will be helpful if you can provide us with a telephone number at which you can be reached in case we need further information.

IF YOU GIVE US THIS INFORMATION ORALLY, WE WILL REQUIRE THAT YOU SEND US YOUR COMPLAINT IN WRITING, AT THE ADDRESS LISTED ABOVE, TO BE RECEIVED BY US WITHIN TEN BUSINESS DAYS. IF YOU FAIL TO PROVIDE US WITH A WRITTEN COMPLAINT WITHIN THE TEN BUSINESS DAYS, YOU MAY NOT RECEIVE ANY PROVISIONAL CREDITS TO YOUR ACCOUNTS PRIOR TO THE RESOLUTION OF THE ERROR.

We will inform you of the results of our investigation within ten business days after we receive your notice of any problem or error and we will correct any error promptly. If we need more time to conduct our investigation, we may take up to 45 days to investigate your complaint or question. If it is necessary for us to do this, we will provisionally credit your account within ten business days for the amount you think is in error, so that you will have use of the money during the period that it takes us to complete our investigation. If, however, you have told us orally about your question or complaint, and we do not receive your written confirmation within ten business days of your oral report (after we have asked you for it), we will not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of any documents that we used in our investigation by writing to us at the address listed above.

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.

This error resolution notice applies only to consumer accounts, not applicable to business accounts.