



## RIGHTS TO ERROR RESOLUTION AND CANCELLATION

### **What to do if you think there has been an error or problem:**

If you think there has been an error or problem with your remittance transfer, contact us at:

- 1-502-227-1672 to speak with a funds transfer specialist.
- Email: [ach@unitedbankky.com](mailto:ach@unitedbankky.com) or mail to:
- United Bank and Capital Trust  
PO Box 309  
Frankfort, KY 40601

You must contact us within 180 days of the date we promised to you that funds would be made available to the recipient. When you do, please tell us:

- (1) Your name and address [or telephone number];
- (2) The error or problem with the transfer, and why you believe it is an error or problem;
- (3) The name of the person receiving the funds, and if you know it, his or her telephone number or address;
- (4) The dollar amount of the transfer; and
- (5) The IMAD# (provided from the Transfer Receipt)

We will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. 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 any documents we used in our investigation.

### **What to do if you want to cancel a remittance transfer (Consumer Only):**

You have the right to cancel a remittance transfer and obtain a refund of all funds paid to us, including any fees. In order to cancel, you must contact us within 30 minutes of payment for the transfer at 1-502-227-1672.

When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and location where the funds were sent. We will refund your money within three business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient's account.