



Customer Complaint Procedures – How to File a Complaint



Have you tried to resolve your complaint with your financial institution? The FDIC recommends that customers attempt to resolve their complaint(s) with their financial institution first. Please contact your Compliance Officer at Stone Bank to allow them the opportunity to resolve your issue(s).

Any customer wishing to file a complaint will be given a Customer Assistance Form along with the applicable procedures.

If you have questions about the complaint process, use of the complaint form, or what to include in your complaint, please contact your Compliance Officer, Ashley Roach at 501-503-4248.

Customers are advised to fill in the form completely, mail, fax, or email the completed complaint form to:

Stone Bank
Three Financial Center
900 S Shackleford Road, Suite 200
Little Rock, AR 72211
Attn: Ashley Roach, Compliance Officer
Phone: 501-503-4248
Fax: 501-503-4249
Email: ashley@stonebank.com

What to Include in Your Complaint:

When you file a complaint, please include the following information in your submission:

- Your complete name and mailing address (This should match your bank's records.)
- Your telephone number (the best number to reach you.)
- Your e-mail address.
- Name and address of your Financial Institution.
- Type of account(s)/product(s) involved. If you are unsure of the type of account(s), please contact the Bank for assistance.
- The name of the person(s) you have contacted at Stone Bank.
- Detailed explanation of the issue including events in the order in which they occurred, names and phone numbers of individuals involved, amounts and dates of any transactions, and any other information that will enable us to thoroughly understand your concerns;
- Description of the resolution you seek; and
- Please provide **COPIES (do not send original documents)** of all pertinent documentation relevant to your complaint. Any supporting documentation such as

contracts, account statements, receipts, or any correspondence with the bank may be mailed or faxed to our office.

What You Can Expect After Filing Your Complaint

- Stone Bank will respond to customer complaints as quickly as possible and to take each complaint seriously.
- The Compliance Officer will enter each complaint to a log and direct each complaint to the appropriate personnel/department who will draft responses to consumers and/or regulators.
- The Compliance Officer will keep a central file of complaints and responses and will monitor response deadlines.
- The Bank will investigate the allegation and develop a response to the complaint within 10 business days of receiving it from a consumer or regulatory agency.
- If the investigation is not complete with the above time limit, the Bank will notify the consumer/regulatory agency of its findings to date and specify a date when the Bank expects to complete the investigation.

How to Reach the FDIC and Submit a Complaint

In the event a complaint is not resolved to your satisfaction you may contact our federal regulator, the FDIC at www.fdic.gov. Or, for electronic submission visit the website below for instruction on submitting the Online Customer Assistance Form electronically to the FDIC <https://www.fdic.gov/consumers/assistance/filecomplaint.html>.

The FDIC's Consumer Response Center is responsible for investigating all types of consumer complaints about FDIC-supervised institutions and responding to consumer inquiries about consumer laws and regulations. You may call and speak to a Consumer Affairs Specialist about your concerns. However, in order for them to investigate or review your issues, they must receive your complaint in writing.

The FDIC will send you an automatic confirmation e-mail that your submission has been received by the FDIC.

Alternatively, you may mail or fax your request to:

**Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut St., Box #11
Kansas City, MO 64106
Fax: (703) 812-1020**

To reach FDIC by phone, call toll free: 1-877-275-3342 (1-877-ASK-FDIC). Regular hours of operation are Monday - Friday from 8 a.m. - 8:00 p.m. (EST).

For all submissions:



- Please be advised that the issues described in your complaint will be shared with the financial institution or company in question for their response.
- The FDIC will contact your financial institution on your behalf for response.
- The FDIC will send you a letter summarizing the results.

If you have questions about the complaint process, using the complaint form, or what to include in your letter, please contact **Ashley Roach at 501-503-4248**.

Please Note:

- Stone Bank cannot act as a court of law or as a lawyer on customers behalf
- Stone Bank cannot give legal advice

