Frost

Annual Error Resolution Notice and Frost Debit Card Safety Tips

GETTING THE MOST OUT OF YOUR PERSONAL FROST DEBIT CARD

Your card offers you easy access to your accounts 24-hours a day, 365 days a year. While you're enjoying the convenience of your Personal Frost Debit Card, keep the following safety tips in mind for secure banking transactions:

1. **Protect your card just as you would cash, checks or credit cards.** Always keep your card in a safe place. Don't allow anyone to use your card.

2. **Keep your PIN a secret. To ensure confidentiality, memorize your PIN.** Don't write your PIN on your card, its carrier or other papers in your wallet. Never tell anyone your PIN and don't let anyone enter your PIN for you.

3. **Never give information to anyone about your card over the telephone or the Internet, unless it is a trusted merchant and you initiated the transaction.** No one should know your PIN. The bank will never call, text message, or email to verify your PIN, so do not reveal your number to anyone claiming to be a bank representative.

4. **Minimize time spent at the ATM by having your card ready.** When you've completed your transaction, take your money, debit card and receipt, and leave the area before displaying or counting cash. Store your ATM receipts in a secure location or shred them.

5. **Inspect an ATM before use for possible tampering or for the presence of an unauthorized attachment that could capture information from your card, such as your PIN.** Also, when you're waiting to use a terminal, allow the customer in front of you to complete his/her transactions before you approach the terminal. You can stand in front of the keyboard, to block the view of anyone behind you, while entering your PIN.

6. **If your card has a magnetic strip, protect the magnetic strip on the back of the card.** Keep your card in the carrier provided and never store the card with its magnetic strip in direct contact with the strip of another card. If your card has an EMV chip, protect the EMV chip on the front of your card.

7. **Check your ATM receipts against your monthly Account statement to guard against fraud.** Notify us immediately if you suspect any unauthorized transactions.

8. **Always observe the surroundings at an ATM before conducting a transaction.** Observe the area before approaching. If you see anything or anyone suspicious, leave the area immediately.

9. **When using a drive-up ATM, keep your engine running, the doors locked and your windows up until you approach the terminal.** It's also a good idea to keep a distance between cars should you need to leave the area quickly.

10. **When using a drive-up ATM at night, keep your headlights on so you will be able to see the area as you drive in.** Try to pull your car up as close to the terminal as possible. Keep in mind locations of other ATMs if you're concerned about your safety when using a terminal.

11. **Be alert and select a visible, well-lit area when you're handling transactions at night.** If an ATM is obstructed or poorly lit, report any problem to the financial institution.

12. **If you see suspicious persons or circumstances, do not use the ATM at that time.** If you began a transaction, cancel it, take your card, and leave. Come back at another time or use another ATM.

13. **Report a lost or stolen card or PIN at once.** Your liability may increase the longer the loss or theft goes unreported. If your card or PIN is lost or stolen, please notify us immediately by calling the number in your area or 1-800-513-7678. If you use Frost Online Banking, go to your Frost Online Banking homepage, click "Account Services" select "Replace a card" under "Card Management."

14. **Freeze and unfreeze a lost debit card.** If you lose your debit card, freeze it to help prevent unwanted purchases or withdrawals. If you find your card later, unfreeze it to resume normal activity. You can freeze and unfreeze your card in Frost Online Banking or the Frost App.

15. **If anyone follows you after conducting a transaction, go to a crowded, well-lit area and call the police.**

16. **If a crime was committed, file a report with law enforcement where the crime occurred and obtain a copy of the offense number.**

17. **When finished using a card online, log out of the website rather than merely closing the web browser.**

If you ever have a problem with an electronic transaction, here's some information to help resolve the error: In case of errors or questions about your electronic funds transfers, contact us as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt by:

Telephone: 1-800-513-7678

Mail: Frost Bank
Telephone Customer Service
PO Box 1600, San Antonio, TX 78296

E-mail: webhelp@frostbank.com

Visiting a financial center: Visit FrostBank.com to find a location convenient for you

We must hear from you no later than sixty (60) calendar days after we sent you the FIRST statement on which the problem or error appeared. You must provide us with the following information:

1. Tell us your name and account number.

2. Describe the error or the transfer you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

If you tell us orally or electronically, we may require that you send us your complaint or question in writing within ten (10) Business Days after you initially inform us. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days of our request, we may not credit your account.

For errors involving a transfer to or from an account within thirty (30) calendar days after the first deposit to that account (herein referred to as a "New Account"), or for errors involving POS or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For New Accounts, we may take up to twenty (20) Business Days to credit your account for the amount you think is in error.

If a notice of error involves unauthorized use of your card for a transaction processed through the Visa system (for example, use of your personal Debit Card when no PIN is used), we will provide provisional credit within five (5) Business Days after you notify us instead of within the usual ten (10) or twenty (20) Business Days. We may in our sole discretion withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if we believe that the circumstances or account history warrants the delay.

We will tell you the results within three (3) 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 the documents that we used in our investigation.

NON-VISA DEBIT TRANSACTIONS

If your Frost Debit Card contains a Visa logo, you are allowed to conduct transactions on the PULSE® debit network, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. Because these transactions are not processed through the Visa system, provisions of your cardholder agreement that specifically relate to Visa transactions do not apply. The Visa specific provisions only apply to transactions processed through the Visa systems (for example, use of your personal debit card with a signature.)

BUSINESS DAYS

For purposes of this disclosure our "Business Days" are Monday through Friday, excluding federal holidays.

IMPORTANT REMINDER

For your safety, all Frost outside walk-up ATMs are closed between the hours of 10pm and 6am or 7pm and 7am, seven days a week.

For 24-hour ATM service, please use one of our convenient drive-up ATMs available at most Frost Financial Centers.

We have financial centers across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Permian Basin, Rio Grande Valley and San Antonio regions. To find the location most convenient for you, call us toll-free at 1-800-562-6732, visit us at FrostBank.com or e-mail us at frostbank@frostbank.com.