



Customer Complaint Policy

American Heritage Bank is focused on providing financial services via the Internet in compliance with all Federal and State regulatory policies including, but not limited to customer protection, fair lending, and civil rights laws. The Principles and Values of American Heritage Bank include putting the customer first, as well as consistently reflecting a focus on honesty, integrity, and responsibility.

In the event a complaint needs to be filed with American Heritage Bank, the individual can:

- Contact the Compliance Officer at American Heritage Bank at (575) 762-2800
- Notify American Heritage Bank in writing at:

**American Heritage Bank
Compliance Dept.
3300 N. Prince Street
Clovis, NM 88101**

The complaint should be submitted in writing, if possible, and should include the following information:

1. A description of the act or practice that is thought to be unfair or deceptive, or in violation of existing laws or regulations, including all relevant facts.
2. The name and address of the complainant.

Response to a complaint sent directly to American Heritage Bank will typically be provided to you in writing within 10 business days.

In the event a complaint is not resolved to your satisfaction, you may contact our federal regulator, FDIC, for further review at:

**FDIC Consumer Response Center
1100 Walnut St., Box #11
Kansas City, Missouri 64106
Toll Free Number: (877) 275-3342**

If there are any questions or comments, contact American Heritage Bank at (575) 762-2800.