



## Customer Compliant 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 compliant 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 compliant 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 compliant sent directly to American Heritage Bank will typically be provided to you in writing within 10 business days.

In the event a compliant 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.