January 20, 2023

Re: Account Number Ending in

Dear:

This letter is to update you regarding your recent MutualOne Bank Debit Card dispute claim.

We have provided provisional credit for the following disputed transactions. (3 totaling \$17.97)

Provisional Credit Notice

\$5.99	APPLE.COM/BILL 866-712-7753 CA 1/24 (FIS)
\$5.99	APPLE.COM/BILL 866-712-7753 CA 2/24 (FIS)
\$5.99	APPLE.COM/BILL 866-712-7753 CA 3/24 (FIS)

Please note this is a PROVISIONAL credit and may be reversed if our investigation determines the transaction is valid.

The following disputed transactions do not quality for provisional credit because the written notice of your claim was not provided in a timely manner. A timely manner is no later than 60 days after we sent you the first statement on which the error or problem appeared. (9 transactions totaling \$65.91)

\$7.99	APPLE.COM/BILL 866-712-7753 CA 12/19 (FIS)
\$7.99	APPLE.COM/BILL 866-712-7753 CA 11/23 (FIS)
\$7.99	APPLE.COM/BILL 866-712-7753 CA 10/17 (FIS)
\$6.99 of \$11.98	APPLE.COM/BILL 866-712-7753 CA 9/26 (FIS)
\$6.99 of \$11.98	APPLE.COM/BILL 866-712-7753 CA 8/24 (FIS)
\$6.99 of \$11.98	APPLE.COM/BILL 866-712-7753 CA 7/25 (FIS)
\$6.99	APPLE.COM/BILL 866-712-7753 CA 6/24 (FIS)
\$6.99 of \$22.59	APPLE,COM/BILL 866-712-7753 CA 5/24 (FIS)
\$6.99 of \$11.98	APPLE.COM/BILL 866-712-7753 CA 4/25 (FIS)

While there is no provisional credit for these disputed transactions, we will continue to investigate.

We will provide a final update at the conclusion of our investigation. If you have any questions or need additional information, please Client Services at 508-820-4000.

Sincerely,

Donna M Sahely

Donna M. Sahely

Senior Operations Specialist