

# CUSTOMER BILL OF RIGHTS

## To Our Customers

We are dedicated to providing the highest quality customer care and delivering it with a sense of warmth, friendliness, individual pride and company spirit. We believe so strongly that you deserve a great banking experience that we created our own FamilyFirst Customer Bill of Rights. This is our commitment to you. Not only does this promise cover every interaction you have with us, it also means that we look out for you even when you're not visiting us. If we learn of anything that might diminish the enjoyment of your banking experience with us, like an overdue payment or low balance, we'll contact you to help you correct the problem.

## FamilyFirst Bank Customer Bill of Rights

### *You have a right to:*

- The best overall banking value we can possibly give
- Banking advocates who work for your interests
- Straightforward explanations of your options and costs
- Prompt answers to your questions
- Accurate and objective information
- Friendly, caring and personal treatment
- Alternative suggestions or creative solutions
- Prompt follow-through
- Access to knowledgeable people
- Products and services that match your needs
- Personal information privacy
- A neat and professional banking environment
- Short waits in the teller line and reception area
- Appreciation for your business
- When calling us you have the right to:
  - Prompt answering
  - Short hold times
  - The name and extension of the person you are being transferred to
  - Employee availability when your call is transferred or the understanding that you are going to voicemail
  - Prompt return phone calls or an expectation of when you will be called back



## The FamilyFirst Bank Guarantee

Everything about your banking experience will be satisfactory, or we'll make it right. We will be there to help you avoid problems, and we'll help you when a problem arises. In those rare cases when we make a mistake, you can count on us to take responsibility for it, and to be thoughtful and fair as we work to resolve it. We'll work with you to find a resolution that puts a smile on your face.

We're not perfect, but we are extremely conscientious. We rely on our savvy network of employees and customers to let us know about problems. That includes you, so please let us know as soon as a problem pops up. You'll get resolution and help us avoid repeating the same mistake with another customer.

We guarantee that when you bank with FamilyFirst, you will be treated like a lifetime customer because we have complete faith in our core strengths of customer care, respect, and our flexibility to adjust to your needs. We know that if you have faith in us, you will continue to enjoy the peace of mind and financial well being that comes with this guarantee.



*Because life happens...*

Member FDIC  
Member SIF



40 MAIN STREET, WARE, MA 01082 413-967-6271 • 800-881-3613  
2060 MAIN STREET, THREE RIVERS, MA 01080 413-283-5681 • 100 WEST MAIN STREET, EAST BROOKFIELD, MA 01515 508-867-1322

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