



Customer complaint received May 20, 2025

Message

To Whom It May Concern, I am writing to formally file a complaint regarding a recent experience I had with Grant County State Bank, which ultimately led to the closure of my account. I was charged a \$35 overdraft fee for a bounced payment that I was unaware of. This was my first issue of this nature on the account, and I addressed it promptly by visiting the bank in person. Despite my proactive approach and clean account history, the branch manager, Katie, was unwilling to waive the fee—even as a one-time courtesy. I found her lack of empathy and unwillingness to work with a potential long-standing customer extremely disappointing. In my view, this level of rigidity and poor customer service reflects badly on the bank as a whole. Customer relationships should be valued and managed with care, especially in situations that clearly merit understanding and discretion. Due to this interaction and the inflexibility shown by your staff, I made the decision to withdraw my funds and close my account. I hope this feedback encourages you to reevaluate your approach to customer service and staff training, particularly when it comes to empowering your branch managers to make fair and reasonable decisions. Sincerely, [REDACTED]

102 N. Washington St.
P.O. Box 98
Swayzee, Indiana 46986
765-922-7975

1717 W Kem Rd.
Marion, Indiana 46952
765-651-1100

www.grantcostatebank.com

3988 W Delphi Rd.
P.O. Box 190
Sweetser, Indiana 46987
765-384-4351



May 21, 2025 Response to complaint received May 20, 2025

We received your complaint submitted via our website. This letter serves as a formal response to your complaint. As stated in the documents provided to you on March 3, 2025 when you opened a new account with our bank, our bank charges an overdraft fee of \$35.00 per item that results in a negative balance of your account up to a maximum of \$140 in overdraft fees per day. As a courtesy to all of our customers, this fee is waived for any single item that causes a negative account balance of less than \$10.00.

On April 3, 2025, your account became eligible for bounce protection. Subsequently, a letter was mailed to you on April 3, 2025 to inform you of this benefit. The letter explained the benefit of bounce protection, how it works, the overdraft fee that can be charged, and the option for you to remove this benefit from your account.

On May 19, 2025, a recurring debit with Spectrum in the amount of \$60.00 caused your account to have a balance of -\$30.83. Because of the bounce protection on your account, Grant County State Bank paid this item. Per the letter mailed to you on April 3, 2025, a \$35.00 overdraft fee was assessed to your account due to the negative account balance.

On May 21, 2025, our teller attempted to close your account per your request on May 20, 2025 but a charge of \$25.04 posted for checks that you ordered for your checking account. As a courtesy, Grant County State Bank will refund a portion of your overdraft fee that was assessed on your account to bring your account balance back to \$0.00. On May 22, 2025, we will close your account per your previous request so long as no other transactions are attempted on your account.

If you wish to keep the account open, you will need to contact the bank before 4:30 pm on May 21, 2025 and a deposit must be made to the account within 7 calendar days of the date of this letter to prevent the account from automatically closing due to the \$0 balance.

Should you have any questions, feel free to call the bank at 765-922-7975.

Sincerely,

Katie Nash
Cashier/BSA & Compliance Officer

102 N. Washington St.
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765-922-7975

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Complaint received June 6, 2025 via email

From: [REDACTED]
Sent: Friday, June 6, 2025 9:17 AM
To: brewer@grantcountystatebank.com
Subject: [GCSB External Email] [REDACTED]

This email originated from outside of the GCSB organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

It has come to my attention that Grant County State Bank received and acted on information involving my vehicle and insurance claim under suspicious and inappropriate circumstances. At no point did I authorize Progressive Insurance or any third party to share my personal claim details — and certainly not with your bank, which was unaware of my vehicle's location until someone outside of proper legal procedure provided that information.

What makes this situation even more disturbing is the level of unprofessionalism your department has displayed — including yourself.

Let's be clear:

I know my rights.

I know you overstepped.

And I'm not the one you should assume will go away quietly.

I am preparing formal complaints with both federal and state regulatory agencies. Before I proceed further, I'm giving your institution the opportunity to clarify the following in writing:

1. How and when you were informed of my claim details. And what actions did you take?
2. What legal basis did you have to act upon information provided by a non-policyholder?
3. Who authorized the redirectment of payment from progressive for a claim I made.

Your bank has now received funds on a totaled vehicle, yet I — the actual insured party — have received nothing. If this situation is not resolved transparently and swiftly, I will escalate this to the Consumer Financial Protection Bureau, Indiana Department of Financial Institutions, and the Office of the Indiana Attorney General.

You have 5 business days to respond in writing before I begin filing those complaints.

Do better.

From: [REDACTED]
Sent: Friday, June 6, 2025 3:07 PM
To: Traci Brewer <tbrewer@grantcostatebank.com>
Subject: Re: [GCSB External Email] [REDACTED]

CAUTION: This email originated from outside of the GCSB organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Subject: Response to Your Deflection and Demand for Immediate Clarification

To: Tracy Brewer
Collections Department
Grant County State Bank

Tracy,

Thanks for your reply, but what you sent isn't an answer — it's a blanket denial and an attempt to intimidate with account figures. That's not going to work.

Let me be crystal clear:

Progressive's official records list you as the payee of the insurance claim. I have the documentation showing the policyholder name (me), the claim payout amount, and your bank listed as the recipient. That means you were involved — whether you "received" the funds yet or not is irrelevant. If the money is still processing or sitting in limbo, I'll find out soon enough, but it was clearly designated for your bank.

If Progressive released private claim information to your bank without my authorization, and that led to repossession activity, we are now in murky legal territory — especially if ex parte communication occurred.

Now let's talk about what you didn't say:

You didn't explain how your bank knew about the insurance claim.

You didn't deny receiving or acting on information you weren't entitled to.

You didn't deny repossession being triggered based on private insurance activity.

You also didn't acknowledge my legal right to a detailed accounting of this transaction chain.

Instead, you threw out a payoff balance and told me to "seek an attorney." That sounds a lot like a smokescreen to avoid answering for what may be unauthorized information sharing, and possibly a violation of consumer protection statutes.

Let's keep it simple. I'm giving your office one more chance to do the right thing and provide a detailed timeline of:

1. When you were made aware of the Progressive claim.
2. Who notified your bank and how.
3. Why your institution is listed as the payee if, as you claim, you never received the funds.

This isn't just about a car. This is about privacy violations, accountability, and correcting something before it gets bigger.

And believe me — it will.

I await your clarification.

[REDACTED]

From: [REDACTED]
Sent: Friday, June 6, 2025 9:17 AM
To: tbrewer@grantcountystatebank.com
Subject: [GCSB External Email] [REDACTED]

CAUTION: This email originated from outside of the GCSB organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

It has come to my attention that Grant County State Bank received and acted on information involving my vehicle and insurance claim under suspicious and inappropriate circumstances. At no point did I authorize Progressive Insurance or any third party to share my personal claim details — and certainly not with your bank, which was unaware of my vehicle's location until someone outside of proper legal procedure provided that information.

From: [REDACTED]
Sent: Thursday, June 12, 2025 12:06 AM
To: Traci Brewer <tbrewer@grantcostatebank.com>
Subject: [GCSB External Email] Misrepresentation & Unauthorized Communications by Ms. Tracy Brewer on Behalf of Grant County State Bank

CAUTION: This email originated from outside of the GCSB organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Whom It May Concern,

This message is being sent in good faith to alert your leadership to a series of concerning and potentially unlawful communications made by Ms. Tracy Brewer, a representative of your institution's collections department.

According to Progressive Insurance's official policy history log, Ms. Brewer contacted their office directly on at least two separate occasions—on May 7, 2025 and again on June 9, 2025. These calls are documented in Progressive's internal system as follows:

- On ****05/07/2025****, Ms. Brewer is listed as "Additional Interest" with the stated ****intent**** of "Coverage Verification."
- On ****06/09/2025****, she is listed as "Lienholder" with the intent related to insurance claim payout.

No formal release or authorization was provided by me, the policyholder, for these communications. I had not granted Ms. Brewer or anyone at Grant County State Bank permission to access, request, or redirect information regarding my insurance policy or potential claims.

More troubling is the fact that Ms. Brewer sent me a follow-up email that triggered a system warning—indicating it did ****not**** originate from your internal systems. Yet it was signed as if it came from Grant County State Bank. This raises serious questions about the legitimacy and transparency of her actions, and whether they reflect the policies of your institution.

I am formally requesting:

1. An immediate internal investigation into Ms. Brewer's contact with Progressive and her use of external email addresses posing as official bank correspondence.
2. A breakdown of any and all funds received from Progressive related to this account.
3. A formal response from a senior officer—not collections staff.

If this matter is not handled professionally and transparently, I am prepared to escalate my concerns to:

- The Indiana Department of Financial Institutions
- The Indiana Attorney General's Consumer Protection Division
- Progressive's corporate legal and fraud departments
- And, if necessary, federal agencies that oversee insurance communications and financial conduct (GLBA, CFPB)

I strongly encourage your institution to take this communication seriously. A timely and professional response is expected.

Response emailed to customer on June 6, 2025

On Fri, Jun 6, 2025, 2:36 PM Traci Brewer <tbrewer@grantcstatebank.com> wrote:

██████████ we have acted under the rights as provided under the terms of our agreement, and suggest you seek legal advice from an attorney with respect to this matter. The bank has not received any insurance claim funds, and your current delinquent account balance is in the amount of \$14,446.58, and the last payment received on your account was in the amount of \$300.00 on 5/12/2025.

June 13, 2025

This letter serves as a response to emails that you sent to our bank on June 6, 2025 and June 12, 2025. In your emails, you requested clarification regarding the details of an insurance claim with Progressive on your ██████████. Below is a list of your inquiries from the first email you sent on June 6, 2025 and our response to each:

- 1. Inquiry** - How and when Grant County State Bank (GCSB) was informed of your claim details and what actions were taken by Grant County State Bank?
Response – An unidentified 3rd party called GCSB in May to inform the bank where your vehicle, on which GCSB holds a lien, was located and volunteered information on the condition of the vehicle. GCSB was made aware that an insurance claim was filed for damage to the vehicle but was not informed what insurance company was processing the claim. At some point, you came into GCSB’s Marion branch to address the past due status of your loan and stated that you believed that Progressive would deem your vehicle to be a total loss and would be sending GCSB a check to pay off the loan. This is how GCSB became aware that you had filed a loss claim with Progressive Insurance.
- 2. Inquiry** – What legal basis did you have to act upon information provided by a non-policyholder?
Response – Please reference the note enclosed with this letter that you signed on February 2, 2024 which outlines our rights as the lienholder on your vehicle, specifically sections 8, 12, and 16.
- 3. Inquiry** – Who authorized the “redirectment” of payment from Progressive for a claim you made?
Response – GCSB reached out to Progressive regarding our position as lienholder and requested to be listed as lienholder on the policy which we have a right to do per the note you signed on February 2, 2024. Progressive advised GCSB that a lienholder could not be added while there was an open claim on your vehicle’s policy. At some point, GCSB was made aware that you divulged to Progressive that the vehicle had been repossessed by GCSB. Progressive made the decision to direct the funds paid out on the claim to GCSB. On June 6, 2025, GCSB was not aware that Progressive had send a check to GCSB for the payout on what they deemed a partial loss, not a total loss as you had stated you anticipated during your previous conversation with one of our bank

employees. On June 12, 2025, GCSB received a check from Progressive in the amount of \$963.66 which represented the estimated cost of \$2,963.66 to repair the vehicle minus your \$2,000 deductible. The check was promptly applied as a principal reduction on the loan secured by your [REDACTED]. You would have to reach out to Progressive to inquire about their policies and procedures regarding how they handled the payout on your insurance claim.

As to the inquiries made in your second email sent on June 6, 2025, I believe the responses in this letter to your first email satisfy the answers to the questions you posed in your second email which were:

1. When was GCSB made aware of the Progressive claim.
2. Who notified GCSB and how.
3. Why GCSB is listed as the payee if, as we claim, we never received the funds.

As to the inquiries made in your third email which was sent on June 12, 2025, please see the below responses:

1. **Inquiry** – An immediate internal investigation into Ms. Brewer’s contact with Progressive and her use of external email addresses posing as official bank correspondence.
Response – Ms. Brewer acted on behalf of GCSB in accordance with our rights stated in the note that you signed on February 2, 2024. Her email response to you on June 6, 2025 was provided to me for review. The printout that Ms. Brewer provided shows the email came from tbrewer@grantcostatebank.com which is an email address associated with, and provided to Ms. Brewer by, GCSB administration. The system warning you referred to in your email was contained in the body of the original email that you sent to our bank. It was alerting GCSB that the email you sent was not from within our organization.
2. **Inquiry** – A breakdown of any and all funds received from Progressive related to this account.
Response – See the previous response #3 to your first email.
3. **Inquiry** - A formal response from a senior officer – not collections staff.
Response – This letter serves to satisfy your request.

As to allegations made in both of your emails, GCSB acted fully within our rights as outlined in the documents that you signed on February 2, 2024. GCSB employees did not violate any laws in obtaining any information regarding your vehicle or insurance claim. All of the information was volunteered by the aforementioned unidentified 3rd party and yourself.

Sincerely,

Katie Nash
BSA & Compliance Officer

Sigoa Sponsors

Alan and Janet Belcher

Food Sponsors

Anonymous donor

Deight and Glona Olt and Family

Ford Farmers Bank and Trust

TR

Sigoa Sponsors

Atlas Foundry Foundation

Beacon Credit Union

Best One Tire and Auto Grant County

CE

Dennis Rouch - State Farm

Family Optometry

Foust for Judge

Grant County State Bank

Harvest Bible Chapel

Ireland-Mercho Family Dentistry

Killa Ready-Linda Killa

Marion Community Schools

Marion North Rotary Club

Mike and Norma Achor

Mo's Southwest Grill

Paddock View Residential Center

Riverside Community OTC

Temple Congregational Church

FLC Management

Van Buren United Methodist Church

VIA Credit Union

Wiley Metal

"Change a Child's Story"



July 18, 2023

Grant County State Bank
102 Washington
Swayzee, IN 46886

Dear Mike and Friends,

Thank you for your \$500 donation to CASA of Grant County, Inc. for our 15th Annual Sand Sculpture Artfest fundraiser! We are so grateful for the support you provide CASA. We are on our way to reaching our \$20,000 goal thanks to donors like you! We had an amazing day on Saturday, July 15 at the Splash House for the event! The rain did not hinder us and we had 13 teams building and a crowd for the entire day.

As you are aware, we are a 501 C3 volunteer based agency serving abused and neglected children in Grant County, Indiana. Our volunteers speak to the court on behalf of children who have been removed from their homes due to abuse and/or neglect. Our agency is funded solely through grants and donations. We are mandated by state statute to exist and our agency is appointed to every CHINS (Child in Need of Services) case in our county.

As we reflect on 2022, we are pleased that we were able to advocate for over 260 children in our community, averaging over 100 contacts made on behalf of each those individual children. We advocated for their needs in the areas of schooling, counseling, family visits, health and dental care, housing and extra-curricular activities. We have made recommendations to the court on behalf of our most vulnerable children. Donations from the community and individuals like you help us achieve positive outcomes in the lives of these children. As one youth stated in a court hearing, "My CASA knows me and understands I need to be heard."

Thank you for being a blessing.

Tax ID—0111588111

EIN # 35-2155272

Sincerely,

Leslie E. Hendricks, Ex. Dir.
casa@grantcounty.in.gov

Thank You Cards From Customers

MIKE Pretorius
Thank you for
supporting my
A-H auction pig!

 Thanks

Thank you Grant County State Bank!

We appreciate your support and contribution to the
2023-2024 edition of Inflight.

Thanks again,
Elizabeth Shillett
Gabriel DeLeon



Grant County
STATE BANK

July 8, 2024

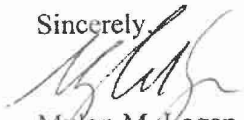
[REDACTED]

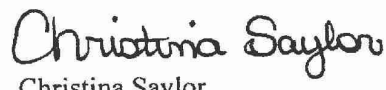
RE: [REDACTED] Testamentary Trust
FDIC Compliant [REDACTED] Response

The [REDACTED] Trust opened on May 3, 2011 with a check drawn from the Estate of [REDACTED] and authorized by the Estate Personal Representative in the amount of \$328,581.78. Thereafter, no other assets were transferred/deposited into the Trust. The administration of the Trust proceeded according to the provisions of the agreement and included annual summary reports provided to all trust beneficiaries. Yourself and all other beneficiaries signed a final release document in 2023 accepting the last payment as payment in full and releasing Grant County State Bank and its employees of any further responsibility related to the Trust Administration. The outside audit firm of Grant County State Bank and all regulatory entities with examination authority, including the Indiana Department of Financial Institutions and the Federal Deposit Insurance Corporation, have reviewed the [REDACTED] Trust file periodically from 2011 to 2023 finding no deficiencies and zero evidence of mismanagement. The State of Indiana Inheritance Tax Return you submitted as part of the compliant is not an accurate representation of monies disbursed from the [REDACTED] Estate but is typically used to show potential tax liability for heirs of an Estate. The document needed to provide the most accurate description of the disbursements from the [REDACTED] Estate to all beneficiaries (including funding of the [REDACTED] Testamentary Trust) would be found in the Estate closing documents filed in 2010 in Grant County, Indiana by yourself as Estate Personal Representative.

We find no evidence of account mismanagement and/or misappropriated funds as claimed in the FDIC Compliant. If you have further questions after reviewing the Estate closing documents filed in 2010 in Grant County to verify the estate final disbursements, feel free to contact me at the phone numbers listed below.

Sincerely,


Mylon M. Logan
Assistant Trust Officer
Grant County State Bank


Christina Saylor
Controller/Internal Auditor
Grant County State Bank

102 N. Washington St.
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[REDACTED]

SUBMITTED

05/20/2024 6:47 PM ET

REFERRED

05/28/2024 11:02 AM ET

REFERRED TO

Federal Deposit Insurance Corporation

Primary consumer information

FULL NAME

[REDACTED]

SERVICE MEMBER?

No

EMAIL ADDRESS

[REDACTED]

SERVICE MEMBER STATUS

SPOUSE OF SERVICE MEMBER?

No

PHONE

[REDACTED]

ADDRESS

[REDACTED]

MARION, Indiana 46953

United States

Product information

PRODUCT

Checking or savings account
Savings account

ISSUE

Managing an account
Funds not handled or disbursed as instructed

COMPANY NAME

GRANT COUNTY STATE BANK

REFERRED TO

Federal Deposit Insurance Corporation

What happened

Money was stolen from my uncles estate that was supposed to be our families. I found this out later as we were supposed to received \$165,307.00 when we each received \$78,749.00. ...see attachment for full text.

Desired resolution

I want the money returned to my family. Someone needs to held accountable for this issue. ...see attachment for full text.

Response recipients

WHO SUBMITTED THE COMPLAINT?

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer



November 20, 2024



We received your complaint that was submitted via the BBB. Research was performed on the payment history of your loan [REDACTED]. During the life of loan [REDACTED] you did experience several late payments. The first of the late payments occurred on the April 27, 2022 payment. On May 27, 2022, we received a payment of \$930.65. Although your regular payment is only \$456.20, the May 27, 2022 payment only advanced your due date one month. This is due to the fact that the interest base of your loan is on an amortized basis which causes any amount paid above the regular payment amount in any given month to be applied to principal with the due date only advancing one month regardless of the month for which the account is due.

On November 2, 2022, it was brought to our attention that the payment in May should have been posted as 2 separate payments so that the due date would advance 2 months rather than 1 month. At that time, the May payment was corrected to properly advance the due date. The mis-posting in May 2022 did cause your credit to report incorrectly to the credit bureau and subsequently shows incorrectly in our system. In our system, we showed that you were 30-59 days past due 15 times, 60-89 days past due 6 times, and 90+ days past due 1 time. After the payment review, we have updated our system to accurately show that you were 30-59 days past due 14 times, 60-89 days past due 3 times, and 90+ days past due 1 time. We suggest that you request a copy of your credit report through a credit reporting agency after December 5, 2024 to verify the accuracy of this reporting. If you find that the report does not match the information above, please file a dispute through the credit reporting agency. The credit reporting agency will then forward the dispute to us so that we can update the record.

As of the date of this letter, your loan [REDACTED] is current and set up on automatic ACH payments from your credit union. If you have additional questions or concerns, please contact our bank at any of the numbers below.

Sincerely,

Katie Nash
BSA & Compliance Officer

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www.grantcostatebank.com



BBB Serving Northern Indiana
4011 Parnell Avenue
Fort Wayne, IN 46805
Phone: (260) 423-4433
Fax: (260) 423-3301
Info@northernindiana.bbb.org
bbb.org/northernindiana

Thursday, November 14, 2024

Michael Pretorius
Grant County State Bank
1717 W Kem Rd
Marion IN 46952

Dear Michael Pretorius:

Why am I receiving this letter? Better Business Bureau (BBB) has received a complaint about your business. The complaint was submitted on **11/14/2024** and was assigned an ID of [REDACTED]

BBB understands any business can receive a complaint, and feels that how a business addresses complaints is a good indicator of the level of customer service it has committed to provide.

The consumer has provided their perspective on this issue, and before we move forward, we would like to know yours, and what, if any, resolution is appropriate. Please send us your reply within **10 calendar days**. We also recommend you contact your consumer to discuss a possible resolution, if appropriate. If you require additional time to respond or if a resolution has already been reached, please let us know.

Once your reply is received the consumer will be given the opportunity to respond. The BBB will notify you once the case is closed or a follow up response is needed.

How do I take care of this?

If you received this complaint via email, the fastest and easiest way to view and respond is to simply click on the "Respond to this Complaint", link located on the left. All responses will be copied to the complainant.

If you received this complaint via Postal Mail, you may respond online using the link below or respond by mail using the address above.

To access/respond to this complaint online:

Go to: <https://respond.bbb.org/letter/>

Enter the following code: [REDACTED]

What should I include in my response?

Please provide an explanation of the events from your perspective and/or a concrete plan for how to work toward a resolution. Remember that the more factual information we have about the case, the easier it is for all parties to develop a full understanding of the situation. By submitting your response you are representing that it is a truthful account of your experience with your customer.

Please understand that the complaint content and your response may be publicly posted on the BBB web site (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this consumer. BBB may edit the complaint or your response to protect privacy rights and to remove inappropriate language.

What will happen if I do not submit a response?

BBB Complaint ID: [REDACTED]

If you do not respond promptly to this complaint, it may be closed as Unanswered. This may result in a substantially lower rating with the BBB, which could adversely influence potential customers.

What can I expect to happen next?

Once we receive your response, we will forward it to your customer. We will ask them to respond, in writing, regarding whether your response resolves their concerns. If they continue to express dissatisfaction, the case will be reviewed by BBB staff to determine if the remaining concerns warrant an additional response, or if additional information is needed. The overall standard applied in the review process is: Did the company act in good faith, and did it do everything it could have reasonably been expected or responsible to do to resolve the issue?

What if the complaint is not related to a marketplace transaction?

BBB utilizes automation to make the best use of our resources as a non-profit organization. This means sometimes a consumer will submit a complaint that does not meet our Complaint Acceptance Guidelines. Matters such as; employee/employer disputes, matters that have already been addressed through legal avenues, complaints that solely seek punitive damages or criminal penalties, to name a few, would be matters that are considered beyond the purview of BBB's services. For a full listing of our Complaint Acceptance Policy, please review the latest version online at: <https://www.bbb.org/process-of-complaints-and-reviews/complaint-acceptance-guidelines>. If you received a complaint that you do not believe meets our acceptance criteria, please contact us at complaints@northernindiana.bbb.org to request a review of the complaint you received.

If you have any questions or require additional assistance, please let us know.

Thank you for your attention in this matter.

Sincerely,

Tara Herman
tara@northernindiana.bbb.org

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

[REDACTED]
[REDACTED]
[REDACTED]

The details of this matter are as follows:

Complaint Involves:

Repair Issues

Customer's Statement of the Problem:

We recently found out the the bank has been reporting late payments on our mortgage which is effecting our credit score. We have been in contact with them several times to help us resolve the issue. We would told that we are not late or have missed payments and they were at fault but won't help remove it from the credit bureaus.

Complaint Background:

Order Number:

Desired Settlement:

Correction to a credit report

BBB Complaint ID: [REDACTED]

How to Handle a Customer's Complaint

A customer with a problem may be angry or irrational. Don't take it personally. Take control and be professional in all dealings with the public. Follow these steps to keep customers happy and keep them coming back!

Respond Professionally

In short, this sentence means one thing - Address the Problem. Apologize for the inconvenience and get on your way to resolving the problem. What matters to the customer is that you are willing and able to handle the problem presented to you. Don't make the company look bad... Make everyone look great by being productive and proactive. If a situation warrants further investigation or action, that is another matter, don't bring the customer into it.

Sympathize

A customer with a complaint may be angry and can expect resistance. By sympathizing you can defuse the situation. Statements such as "I understand how you feel," or "I can see how you are upset by this" are often great phrases. Acknowledge the customer's feelings without agreeing with their position. A friendly, open, non-defensive attitude lets the customer know how important they are to you.

Apologize

Be sincere in expressing regrets that the customer has been inconvenienced or disappointed. Now state the company position. Ask questions to find out if the customer understands company policy. If adjustments are in order, make them quickly, and cheerfully. If no adjustment is due, explain the company policy to the customer. If the company is at fault, admit it quickly and show your willingness to correct the error. If the error is the customer's, allow him to save face. Remember, the purpose is to bring them back.

Reassure

The customer has expected resistance and is afraid you'll do nothing about the problem. Fear must be eliminated before they can speak reasonably with you. "Mr. Customer, I am sure we can fix this for you," or "Mr. Customer, we'll do all we can."

Get the Facts

People with complaints often generalize. They may start off saying that everything was bad, when in fact, only part of the transaction may have caused the problem. Ask questions, listen without interruption or argument, restate your understanding by paraphrasing what you just heard. See the customer's point of view.

Rebuild Our Reputation

After apologizing, remind the customer that your company successfully deals with hundreds (thousands) of customers every year. Remind them that you have built a good reputation based on service and dedication to your customers. Let them know you appreciate them and can correct the problem.

Thank the Customer

Make the customer feel good. By now they may be a little embarrassed that they've created such a fuss. If they go away feeling that they've made a mountain out of a molehill, they may never come back. Be sure that you take the opportunity to thank them for the constructive criticism and allow them to save face.

Be sincere and SMILE!

To Whom It May Concern,

In June of 2009 my uncle [REDACTED] passed away. I was the executor of his estate and part of his will had the stipulation of a trust to be set up for myself, my sister, and my two cousins. His will stated that Grant County State Bank would be in charge of the trust. I met with the then assistant trust officer Mylon Logan and we discussed how it would be invested and how the funds were to be paid out. I went home, placed the documents of the will in a box, and awaited the first payment. Every year we were to receive an interest check with every third year a lump sum payment. The trust eventually ended in Feb 2023 having received our fourth and final lump sum. Later I would dig out the old estate documents with the intent of shredding them. I gave them one last lookover when I realized how much GCSB had received per each individual (\$165,307) and how much we actually received (\$78,749) each. I was both sickened and angered. I went about seeking counsel locally with two firms declining due to a conflict of interest, four stated that they did not handle lawsuits, and two never returned my calls. I am reaching out to you for help. All I want are the monies that Logan/GCSB stole from that trust paid to my family. Thank you,

[REDACTED]