

**UPDATE YOUR RECORDS IF YOU HAVE AUTOMATIC TRANSFER OF PAYMENTS**

**YOUR BILLING RIGHTS: KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us in Case of Errors or Questions About Your Statement**

If you think your statement is wrong or if you need more information about a transaction on your statement, write to us (on a separate sheet) at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 (sixty) days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A description of the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to make your loan payment automatically from your savings/checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 (three) business days before the automatic payment is scheduled to occur.

**Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 (thirty) days, unless we have corrected the error by then. Within 90 (ninety) days, we must either correct the error or explain why we believe the statement was correct.

After we received your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 (ten) business days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement, and we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

**In Case of Errors or Questions About Your Electronic Transfers**

Contact us as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 (sixty) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- The dollar amount of the suspected error.
- A description of the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 (ten) business days.

We will tell you the results of the investigation within 10 (ten) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 (forty five) days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 (ten) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 (ten) business days, we may not recredit your account.

*If we decide that there is no error, we will send you a written explanation within 3 (three) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.*

The following procedure is for reconciling your Checking Account only!

**Step ①**

Obtain your account register and check off the following items listed on your Checking Account:  
(1) Personal Checks (2) Automated teller machine uses (3) Automatic transfers (4) Deposits if any of the above items (1) thru (4) are on your Checking Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

**Step ②**

Enter each credit union charge against your Checking Account into your register and adjust your register balance.

**Step ③**

List and total all deposits on your Checking Account not checked off in your account register. This total will be used in Step ⑤

Date	Amount
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
TOTAL	

**Step ④**

List and total checks and other payments on your Checking Account not checked off in your your account register. This total will be used in Step ⑤

Date	Amount
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
TOTAL	

**Step ⑤**

ENTER:	Checking Account Balance	\$ _____
ADD:	Your total deposits not on your Checking Account. Step ③	\$ _____
SUBTOTAL:		\$ _____
SUBTRACT:	Total checks and other payments on your Checking Account not checked off in your account register. Step ④	\$ _____
SUB-TOTAL:		\$ _____
ENTER AND SUBTRACT:	Balance on your account register	\$ _____
TOTAL:	(Should be 0)	\$ _____

IF THE TOTAL IS NOT ZERO, SEE STEP ⑥

**Step ⑥**

Recheck steps ① thru ⑤  
Compare the amount entered on your Checking Account to the amount you entered in on your account register.



Check for addition and subtraction errors in your account register.

**HOW TO COMPUTE THE FINANCE CHARGE ON YOUR OPEN END LOANS**

To compute the finance charge, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the finance charge owed. The balance used to compute the finance charge is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

**THIS STATEMENT BELOW PERTAINS TO OPEN-END ACCOUNTS ONLY**  
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**NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.** If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us (on a separate sheet) at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 (sixty) days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A Description of the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your savings account, checking account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 (three) business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.** We must acknowledge your letter within 30 (thirty) days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 (ten) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us upon resolution.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 (sixty) days after we sent you the FIRST statement on which the error or problem appeared.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A Description of the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

We will investigate your complaint and will correct any error promptly. If we take 10 (ten) business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**HOW TO COMPUTE THE FINANCE CHARGE**

The FINANCE CHARGE (Interest) is calculated applying the periodic rate on the average daily principal balances of purchases and cash advances in the Account. The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your Previous balance, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we make during the statement period. The daily principal balances are totaled, and the periodic rate is then applied.

**For reporting lost or stolen cards after credit union hours, please call 1-800-528-2273 or 812-647-9794 (international).**

