

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 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 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.
- Describe 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 share account or share draft account, or if you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us 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 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 obliged 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 we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 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 reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To", or telephone us at the telephone number shown in the "Direct Inquiries To" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account 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.

THE FINANCE CHARGE FOR AN OPEN-END LOAN is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the Finance Charge is that balance each day after credits are subtracted and new advances or other charges are added. In the case of a 360 day calculation, the number of days outstanding is calculated assuming each calendar month has exactly 30 days

IF YOU HAVE A SHARE DRAFT ACCOUNT, YOU MAY USE THE FOLLOWING PROCEDURE TO RECONCILE THIS STATEMENT WITH YOUR RECORDS.

STEP 1

Obtain your account register and check off the following items listed on your Share/Draft Account:

1) Personal Drafts 2) Cash dispenser uses 3) Automatic transfers 4) Deposits.
If any of the above items (1) Thru (4) are on your Share/Draft 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 Share/Draft Account into your register and adjust your register balance.

STEP 3
List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in Step 5.

Deposit Date	Deposit 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 all drafts and other payments on your share/Draft Account not checked off in your account register. This total will be used in Step 5.

Check Number	Check Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

STEP 5

ENTER: Share/Draft Account balance \$ _____

Add: Your total deposits not on your Share/Draft Account, from Step 3 \$ _____

SUB-TOTAL: \$ _____

SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register from 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 Share/Draft Account to the amounts you entered in your account register.

Check for addition and subtraction errors in your account register.