

TO CHANGE YOUR ADDRESS

Account No. _____ Date _____ **NEW**

Please change my address as follows:

OLD

Address _____

Address _____ City _____ State _____ Zip _____

City _____ State _____ Zip _____ Phone(_____) _____
area code

Phone(_____) _____ Signature _____ Date _____
area code

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT, CALL OR WRITE THE CREDIT UNION AT THE PHONE NUMBER/ ADDRESS SHOWN ON THE FRONT OF THIS STATEMENT.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 unsure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) 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 bill 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 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 bill that are not in question.

If we find that we made a mistake on your bill, 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 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, 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 when it finally is.

If we don't follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES.

If you have a problem with the quality of goods or services that you purchase with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

HOW THE FINANCE CHARGE IS COMPUTED FOR VISA ACCOUNTS.

To get the "Average Daily Balance" the Credit Union will take the beginning balance of your account each day, add new purchases and advances, and subtract any payments or credits and unpaid Finance Charges and Late Charges. This gives the daily balance. Then the daily balances are added up for the billing cycle and divided by the number of days in the billing cycle to give the "Average Daily Balance".

A FINANCE CHARGE will be imposed on cash loan advances that you obtain through the use of your card as of the date of posting of each such cash loan advance and will continue to accrue until the cash loan advance is repaid.

A FINANCE CHARGE will be imposed on credit purchases of goods and services that you obtain with your card as of the date such credit purchase is posted to your account and will continue to accrue until the date of payment. There will not be a Finance Charge on purchases if you pay the new balance by the payment date shown on the front of your statement and your cycle began with a previous balance of zero.