

ERROR RESOLUTION NOTICE FOR LINES OF CREDIT

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 Line of Credit. If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us as soon as possible at:

Reliant Community Federal Credit Union
10 Benton Place, PO Box 40
Sodus, NY 14551-0040

We must hear from you no later than 60 days after we sent you, or made available online, 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, provide the following information:

- a. Your name and account number
- b. The dollar amount of the suspected error
- c. Describe the error and explain 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 take payments 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 within three business days before the automatic payment is scheduled to occur.

Your Rights and 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 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 statement, you will not have to pay any finance charges on 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 dispute the amount. 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 do not follow these rules, we can't collect the first \$50 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 property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, **you may have the right not to pay the remaining amount due on the property or services.**

(continued)

There are two limitations on this right:

- a. You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- b. The purchase price must have been more than \$50.

Any other disputes you must resolve directly with the plan merchant.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

ERROR RESOLUTION NOTICE FOR ELECTRONIC TRANSFERS

Notify us as soon as you can if you have questions about your **electronic transfers**. If you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt, telephone us at 800-724-9282 or write to:

**Reliant Community Federal Credit Union
10 Benton Place, PO Box 40
Sodus, NY 14551-0040**

We must hear from you no later than 60 days after we sent you, or made available online, the FIRST statement on which the problem or error appeared.

In your letter, provide the following information:

- a. Your name and account number
- b. The dollar amount of the suspected error
- c. Describe the error or transfer you are unsure about, and explain, as clearly as you can, why you believe it is an error or why you need more information.

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

We will determine whether an error occurred within 10 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 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in the investigation.

reliant
COMMUNITY FEDERAL CREDIT UNION

10 BENTON PLACE | PO BOX 40 | SODUS, NY 14551
800-724-9282 | reliantcu.com