

### **Back of Statements**

*Other than Home Equity Plans*, this statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

If you wish to change your name, address, or contact information contact the credit union using the information on the front of this statement.

### **What to do if you think you find a Mistake on Your Statement:**

If you think there is an error on your statement, write to us at the address on the front of the first page of this statement. In your letter, give us the following information: Account information: Your name and account number. Dollar amount: The dollar amount of the suspected error. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

### **Home-Equity Plans 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 at the address on the front of the first page of this statement, 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. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### **Important Information Regarding the Computation of your Consumer Loan Balance and Finance Charges (not credit cards):**

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The Finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding periodic rate. The sum of these charges is the finance charge you owe.



**Regulation E (Electronic Fund Transfers) *SUMMARY OF YOUR RIGHTS***

In Case of Errors or Questions About Your Electronic Transfers Call or write us at the phone number listed on the front of the first page of this statement 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. Tell us your name and account number (if any). Describe the error or the 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. 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 (10 calendar days in MA) to do this, we will credit 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. You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred. Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.

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