In Case of Errors or Questions About Your Electronic Transfers

For Consumer Accounts Only - Does not apply to Business Accounts

Telephone us at 1-800-239-6033 or locally at 256-383-9204 or write us at Listerhill Credit Union PO Box 566 Sheffield, AL 35660 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. For verification of a preauthorized deposit please contact us at the phone number on this statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

Your Rights and Our Responsibilities After We Have Received Written Notice

We will investigate your complaint and will correct any error promptly. If we take more than 10 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 Notes: our investigation.

In Case of Errors or Inquires about Your Statement of Loan Account

The Federal Truth in Lending Act requires prompt correction of mistakes on your open end loan 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 Listerhill Credit Union PO Box 566 Sheffield, AL 35660 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 1-800-239-6033 or 256-383-9204, 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 statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Finance Calculation:

The periodic rate is applied to each amount in the balance column for the exact number of days each balance was outstanding. Dates shown are the dates the credit union posted the amounts to your account. The amount in the balance column is the unpaid principal balance computed by taking the previous balance, adding any new advances and subtracting any payments or credits. Savings accounts are not transferable as defined in 12 C.F.R. Part 204.

- If ten dollars or more in interest (dividends) has been paid to you during a calendar year, amount is reported to the Internal Revenue Service.
- Payments, withdrawal applications and correspondence should be directed to your credit union at Listerhill Credit Union PO Box 566 Sheffield, AL 35660.
- Your statement reflects items actually received by the end of the statement period.

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Outstanding Items

Balance Shown on his Statement

Add

Deposits not Credited in this Statement (if any) \$

Total

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Balance

\$ our register should show this balance.

Special Rule for Credit Card **Purchases**

you have a problem with the uality of goods or services that you urchased with a credit card, and ou have tried in good faith to orrect the problem with the nerchant, you may not have to pay ne remaining amount due on the oods or services. You have this rotection only when the purchase rice was more than \$50 and the urchase was made in your home tate or within 100 miles of your ailing address. (If we own or perate the merchant, or if we ailed you the advertisement for the roperty or services, all purchases re covered regardless of amount or ocation of purchase.)