

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT

The Federal Truth in Lending Act requires prompt correction of mistakes on your open-end loan statement.

1. If you want to preserve your rights under the Act, here's what to do if you think your statement of account is wrong or if you need more information about an item:

a. DO NOT WRITE ON THE STATEMENT. ON A SEPARATE SHEET OF PAPER WRITE (you may telephone your inquiry but **doing so will not preserve your rights under this law**) THE FOLLOWING:

- i. Your name and account number.
- ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error.
If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the transaction such as a copy of the credit request voucher. Do not send in your copy of any document unless you have a duplicate copy for your records.
- iii. The dollar amount of the suspected error.
- iv. Any other information (such as your address) which you think will help the credit union to identify you or the reason for your complaint or inquiry.

b. Send your notice of statement error to the credit union at the address listed on the reverse side of this statement of account above the words: "Send all inquiries to ..." Mail it as soon as you can, but in any case, early enough to reach the credit union within 60 days after the statement was mailed or otherwise delivered to you. If you have authorized your credit union to automatically pay from your share account any loan payment, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the credit union receives it within 16 days after the statement was sent to you. However, you do not have to meet this 16-day deadline to get the credit union to investigate your statement error claim.

2. The credit union must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the credit union is able to correct your statement during that 30 days. Within 90 days after receiving your letter, the credit union must either correct the error or explain why the credit union believes that statement was correct. Once the credit union has explained the statement the credit union has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.

3. After the credit union has been notified, neither the credit union nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the credit union has answered your inquiry. **However, you remain obligated to pay the parts of your outstanding balance not in dispute.**

4. If it is determined that the credit union has made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the credit union has not made an error, you will have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your statement was correct, the credit union must send you a written notification of what you owe; and if it is determined that the credit union did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.

5. If the credit union's explanation does not satisfy you and you notify the credit union **in writing** within 10 days after you receive its explanation that you still refuse to pay the disputed amount, the credit union may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the credit union must also report that you think you do not owe the money, and the credit union must let you know to whom such reports were made. Once the matter has been settled between you and the credit union, the credit union must notify those to whom the credit union reported you as delinquent of the subsequent resolution.

6. If the credit union does not follow these rules, the credit union is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the statement turns out to be correct.

Each loan marked * is an open-end loan. FINANCE CHARGES for open-end loans are computed by periodic rate (located within the specific loan section on the statement) applied to unpaid balance for the exact number of days since your most recent loan or payment. The periodic rate is applied to the "daily balance" for each of my loans based on a 365 days year. The daily balance is the outstanding loan balance at the end of each day.

The following procedure is for reconciling Share/Draft Accounts **only!**

Step ①

Obtain your draft register and check off the following items printed on your statement, denoted by suffix 90.

1. Personal drafts; 2. Cash or check withdrawals; 3. Automatic transfers; 4. Deposits; If any of the above items (1 through 4) are on your Draft Statement, but not in your draft register, then verify that they are your items. If so, then record them in your draft register, and adjust your register balance.

Step ②

NOTE: Don't forget to enter your dividend at the end of each quarter. Enter each credit union charge against your Draft Account in to you register and enter any loan advances made to cover overdrafts. Then adjust your register balance.

Step ③

List and total all draft account deposits on your statement not checked off in your register. This total will be used in Step ⑤

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
Total	

Step ④

List and total all drafts and cash or check withdrawals not checked off in your register. This total will be used in Step ⑤

Number	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
Total	

Step ⑤

ENTER:	Draft Account ending balance shown on you statement.	\$ _____
ADD:	Your total deposits not on your Draft Account from Step ③.	\$ _____
SUB-TOTAL:		\$ _____
SUBTRACT:	Total drafts and withdrawals on your Draft account not checked off in your draft register from Step ④.	\$ _____
SUB-TOTAL:		\$ _____
ENTER:	Balance on your draft register and subtract.	\$ _____
TOTAL:	(Should be 0)	\$ _____
IF THE TOTAL IS NOT ZERO, SEE	STEP ⑥.	\$ _____

Step ⑥

Recheck Steps ① thru ⑤

Compare all amounts printed on your statement to the amounts you entered in your draft register.

Check for addition and subtraction errors in your draft register.

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at: 1 (937) 912-7000 (Local calls)
1 (800) 762-0047

OR
Write us at: P.O. Box 286
Fairborn, Ohio 45324-0286

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

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

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

We will tell you the results of our investigations within 10 business days (20 business days if the transfer was initiated outside of the United States or involved in a POS MasterMoney or Home Master Debit Card transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer was initiated outside of the United States or involved a POS MasterMoney or Home Master Debit Card transfer) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (20 business days if the transfer was initiated outside the United States or involved a POS MasterMoney or Home Master Debit Card transfer) 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. 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 re-credit your account.

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

POS MasterMoney or Home Master Debit Card transfers; include all debit card transactions at merchants' point-of-sale terminals regardless of whether an electronic terminal is involved, including those for cash only, and also include mail and telephone orders of goods or services involving a debit card.