

Your Billing Rights

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 BILL (STATEMENT OF LOAN ACCOUNT)

If you think your loan account statement is wrong, or if you need more information about a transaction on your statement, write to us as soon as possible at the address listed below under the section entitled HOW TO CONTACT US. 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 us, but doing so will not preserve your rights. In your letter, tell us the applicable information listed under the section entitled WHAT TO TELL US IN CASE OF ERRORS OR QUESTIONS.

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 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 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/statement of loan account 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 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 ten 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 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 don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

PINless DEBITS

Your Visa debit card also allows you to conduct transactions on the PULSE® and Interlink® debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-VISA debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

In performing transactions you may prefer to initiate a VISA transaction instead of a PINless debit. Examples of transactions that could be processed either way may include but are not limited to: insurance premiums, utility payments, health care charges, and/or Internet based transactions. Please be aware that non-VISA processed transactions are not subject to chargeback rights or zero liability.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT CARD

We will send to you (the Cardholder) a monthly statement reflecting for the prior monthly period all transactions. Such statement shall be deemed correct and accepted by you and all holders of the related card unless you notify us to the contrary within 60 days of the mailing of such statement. You can telephone or write to us at the phone number or address listed in the next column under the section HOW TO CONTACT US. Tell us the applicable information listed below under the section entitled WHAT TO TELL US IN CASE OF ERRORS OR QUESTIONS. If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write to us at the phone number or address listed below under the section entitled HOW TO CONTACT US. Contact 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. Tell us the applicable information listed below under the section entitled WHAT TO TELL US IN CASE OF ERRORS OR QUESTIONS.

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 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 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 three 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 our investigation.

WHAT TO TELL US IN CASE OF ERRORS OR QUESTIONS

- Your name and Account number.
- The dollar amount of the suspected error.

FOR QUESTIONS ABOUT YOUR STATEMENT OF LOAN ACCOUNT

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 not sure about.

FOR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Describe the error or 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.

HOW TO CONTACT US

By telephone 505-342-8888 (in Albuquerque) or
888-342-8766 (outside Albuquerque)

By mail U.S. Eagle Federal Credit Union
P.O. Box 129
Albuquerque, NM 87103

