YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act and Electronic Fund Transfer Act.

NOTIFICATION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must write to us on a separate sheet at the address listed on your statement or email us at eservice@aboundcu.com . You should make this notification as soon as possible. We must hear from you not later than sixty (60) days after we send you the FIRST statement on which the error or problem appeared. You can telephone us at (800) 285-5669 but doing so will not preserve your rights.

In your email or 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 not sure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR EMAIULETTER NOTICE.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the statement was correct.

After we receive your email/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 the statement 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 email or write us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between you and us when it finally is.

If **we** don't follow these rules, we can't collect the first $50.00 of the questioned amount, even if your statement was correct.

TAX INFORMATION

The amount of dividend received as shown on this statement is reportable as "Interest Earned" on your tax return. If dividends are $10.00 or more, the amount of dividends will be reported to the Internal Revenue Service, and forms 1099 will be prepared and sent to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number(s) listed below, write us at the address listed on your statement, or email us at eservice@aboundcu.com 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. The credit union must receive notification within sixty (60) days after the FIRST statement on which the error or problem appeared.

TELL US

- 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 not sure about.
- Any other information (such as address) which will help the credit union identify you or the reason for your complaint or inquiry.

The credit union will investigate your complaint 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 1O 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.

For errors involving new accounts, points 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 (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 our investigation.

Please use Online Banking or call below using your four digit access code, to find out if a preauthorized transfer (such as direct deposit of net pay, VA, Social Security, Military - Civil Service Retirement, etc.) to your account has occurred. Toll Free in CONTINENTAL US 1-800-285-5669.

Dividends on savings accounts are posted monthly.

NEW BALANCE PER STATEMENT	
ADD:	
Deposits made	
since ending date	
on statement	
SUB TOTAL (1)	
Checks not listed on this or prior statements	
Share Draft No.	Amount
	-
Total checks not listed **SUB TOTAL (2)**	
BALANCE (1) MINUS (2) (Should agree with check register)	

HOW TO BALANCE YOUR CHECKING ACCOUNT

1. Subtract from your check register any services, misc., or automatic charges(s) posted on this statement.

2. **Mark (X)** your register after each check listed on front of statement.

3. Check off deposits shown on statement against those shown in your check register. Add any interest amount credited to your account.

4. Complete the box at right.

Visit us at www.aboundcu.com