

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.

If you think your statement is wrong or if you need more information about a transaction on your statement, write us at P.O. Box 5549, Gainesville, FL 32627. Write us as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. In your letter to us, give us the following information:

- (1) Your name and account number. If contacting us via email, please DO NOT include account numbers or Social Security numbers.
- (2) The dollar amount of the suspected error.
- (3) A description of the error and an explanation, if you can as to why you believe there is an error. If you need more information, describe the item you are unsure about.

If you have authorized us to make your loan payment 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 (3) 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 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 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 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 did not 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 (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 bill. And, we must tell you the name of anyone we reported to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement is correct.

(1) Important Information Regarding the Computation of Your Loan Balance and Loan Finance Charges:

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, then unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge for the loan account.

(2) Special Rule for Credit Card Purchases:

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right to not pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

June 2010

Annual Error Resolution Notice as Required by Regulation E

Refer to this Notice In Case of Errors or Questions about Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, telephone us at (352) 377-4141 or write us at P.O. Box 5549, Gainesville, FL 32627 or E-mail us at AskFCU@fbcu.org as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. In your communication to us:

- (1) Tell us your name and account number (if any). If contacting us via email, please DO NOT include account numbers or Social Security numbers.
- (2) 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.
- (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 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.



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