

## **Errors Resolution Notice**

### **IN CASE OF ERRORS OR INQUIRES ABOUT YOUR 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 the address shown on your statement 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 us, 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 you question.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT CONSUMER ELECTRONIC TRANSFERS**

If you think your statement or receipt is wrong, or if you need more information, please direct inquiries to 321.690.2328 (outside Brevard 800.690.2338), write us at Community Credit Union of Florida, 1030 S US Highway 1, Rockledge FL 32955, or send a fax to a Member Service Specialist at 321.636.3121. 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 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 tell you the results of our investigation 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 recredit 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 recredit 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.

**SPECIAL RULE FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of goods 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 not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase was made in your home state or within 100 miles of your mailing address.

**DATES SHOWN ARE THE DATES THE CREDIT UNION POSTED THE AMOUNT TO YOUR ACCOUNT**

The **FINANCE CHARGE** is computed by multiplying the unpaid balance by the daily periodic rate (at the equivalent **ANNUAL PERCENTAGE RATE**) applied to the unpaid loan balance at the time of the loan payment for the period that balance was outstanding. The balance used to compute the finance charge is the actual outstanding unpaid principal balance each day after credits are subtracted and new advances or other charges are added.

NOTE: (1) All finance charges are interest

NOTE: (2) A report (Mortgage Loan Disclosure Statement) in compliance with Regulation C. Home Mortgage Disclosure Act at 1975 Title III of Public Law 94-200):89 STAT1125 et seq.) is available to members at the Credit Union listed on the reverse side of this statement.

**PLEASE RETAIN THIS STATEMENT, IT IS YOUR PERMANENT RECORD OF ACCOUNT**