

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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
- 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 bill 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.

### Important Information About Loans That May Be Reflected On Your Statement

(For credit cards, please refer to your separate credit card statement)

Each principal balance shown on the enclosed statement represents the unpaid amount of loan advances under your loan or Line of Credit for that day and each day thereafter until a change in the principal balance is shown. The outstanding principal balance of your account is calculated by adding new advances and subtracting any payment or credits received since the date of your last statement. The Finance Charge will be determined as follows:

- Determine the principal balance for each day since your last payment; then
- Multiply the principal balance for each day since your last payment by the daily periodic rate in effect for such day (daily periodic rate may vary on variable rate accounts); and
- Add these results

Any transaction charges or processing charges shown on your statement also must be added to arrive at the total Finance Charge for this period. There is no free ride or grace period. Payments will be applied first in satisfaction of late charges, if any; then to the finance charge and then to repayment of principal. Loan payments received after normal business hours are posted in each office or branch and will be furnished upon request. If your statement reflects that a payment is due and the payment is not made by the tenth day after the due date, a late charge may be assessed.

### Electronic Fund Transfer

#### Your Rights and Responsibilities

In case of errors or questions about your electronic transfer, telephone us at (916) 386-1418 or 1-800-332-1418 or write us at 8815 Folsom Boulevard, Sacramento, CA 95826 as 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. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem 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 there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for foreign-initiated transactions) to do this, we will re-credit your account 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.

## YOU MAY CONTACT US BY CALLING OR WRITING TO US AT THE PHONE NUMBER AND ADDRESS PROVIDED ON YOUR STATEMENT

| OUTSTANDING CHECKS     |        |                           |        |
|------------------------|--------|---------------------------|--------|
| NUMBER                 | AMOUNT | NUMBER                    | AMOUNT |
|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
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|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
|                        |        |                           |        |
| TOTAL<br>(THIS COLUMN) |        | TOTAL FROM<br>LEFT COLUMN |        |
| TOTAL<br>(THIS COLUMN) |        | TOTAL                     |        |

### RECONCILEMENT OF ACCOUNT

1. Check off in your register each of the checks paid listed on this statement. List to the left, checks still outstanding, including those written in a prior statement period.
2. Deduct any automatic transfers.
3. Check off the deposits shown on your statement against those shown in your Register.
4. Subtract the service charge, if any, from your Register balance.
5. Enter dividends, if any, to your Register
6. Complete the form below.

|   |  |  |
|---|--|--|
| ENTER STATEMENT BALANCE HERE  |  |  |
| LIST DEPOSITS NOT LISTED ON THIS STATEMENT AND ADD TO STATEMENT BALANCE |  |  |
| SUBTOTAL  |  |  |
| SUBTRACT CHECKS OUTSTANDING   |  |  |
| THIS TOTAL SHOULD AGREE WITH REGISTER                                   |  |  |

### Important Notice

If your VISA Debit Card or ATM Card is lost or stolen, contact the Credit Union at (916) 386-1418 or (800) 332-1418 during our regular business hours. To report your lost or stolen VISA Debit Card or ATM card outside our normal business hours, please call the After-hours Service at: Within the U.S. (888) 241-2510 or outside the U.S. (909) 941-1398. **When calling the after-hours service, you will need to provide them with the entire debit card or ATM card number.**

