

Consumer Error Resolution Notice—Electronic Transfers

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 on your statement, contact us at the telephone number or address listed in the **How to Contact Us** section below. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared. Tell us all the information requested in the **What to Tell Us in Case of an Error or Inquiry** section below. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will 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.

Business Error Resolution Notice—Electronic Transfers

Report the loss, theft, or actual or potential unauthorized use of EFT access device or access code as soon as you become aware of it. We will generally not be responsible for unauthorized EFT activity on your accounts. You must notify us of any errors or questions about EFTs that appear on your statement within 30 days after you receive it. Contact us at the telephone number or address listed in the **How to Contact Us** section below. Tell us all the information requested in the **What to Tell Us in Case of an Error or Inquiry** section below. We will investigate your claim or question, notify you of the outcome of our investigation, and correct any errors caused by us.

Other Errors or Inquiries

Notify us in writing at the address listed in the **How to Contact Us** section below within 30 days after we send you the FIRST statement on which the error, unauthorized transaction, or other problem or item about which you have question appeared. Tell us all the information requested in the **What to Tell Us in Case of an Error or Inquiry** section below.

How To Contact Us

To contact us by telephone, call us at (916) 979-7233 or (800) 733-7233 ((800) SEE-SAFE).

You may write to us at: SAFE Credit Union, 2295 Iron Point Road, Suite 100, Folsom CA 95630-8765.

What To Tell Us in Case of an Error or Inquiry

- 1. Tell us your name and account number.
- 2. Describe the error or 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 date and dollar amount of the questioned transaction.

Negative Credit Information

SAFE may furnish negative information about accounts belonging to consumers and consumers associated with business accounts to consumer reporting agencies if you fail to fulfill your credit obligation to SAFE.

To Balance Your Checking Account

- Step 1: Go through your register and mark off each check, withdrawal, ATM transaction, deposit, dividends paid, or other debit or credit listed on this statement. Be sure that your register shows any service charges, automatic payments, or transactions through CALL-24 or Online Banking that were performed during this statement period.
- Step 2: Using the table below, list any outstanding checks, ATM withdrawals, debit card transactions, payments, or any other withdrawals that are listed in your register but are not shown on this statement.

Step 3:	Enter the ending balance on this statement.	\$	Outstanding Items			
						•
Step 4:	Add any deposits listed in your register or transfers in your account that are not shown on this statement.	\$	Item	Amount	ltem	Amount
		\$				
		\$				
Step 5:	5: Calculate the subtotal (Step 3 Plus Step 4).	\$				
. checks	Enter the Total outstanding checks and withdrawals from	\$				
	the table.					
Step 7:	Calculate the ending balance (Step 5 Minus Step 6). This amount should be the same as the current balance shown in your check register.					
		\$			Total	

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

For prompt delivery of your credit union mail, please notify SAFE of any changes to your address, phone number, or email address.