

Error Resolution Notice Electronic Transactions

In case of errors or questions about your electronic transfers, telephone us at (916) 979-7233 or (800) SEE-SAFE or write us at the address listed below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- ~ Tell us your name and account number (if any).
- ~ 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.
- ~ Tell us the dollar amount of the suspected error.

If you tell us verbally, SAFE requires that you send us your complaint or questions in writing within 10 business days. 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. In some cases, we may take up to 45 days to investigate your complaint or question. Refer to SAFE's Electronic Funds Transfer Disclosure for more information on your rights and obligations.

Billing Error Rights Loans

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address below.

In your letter, give us the following information:

- ~ Account information: Your name and account number.
- ~ Dollar amount: The dollar amount of the suspected error.
- ~ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us at (916) 979-7233 or (800) SEE-SAFE, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- ~ We cannot try to collect the amount in question, or report you as delinquent on that amount.
- ~ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- ~ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- ~ We can apply any unpaid amount against your credit limit.

Quick Cash

Your unpaid balance is the previous balance plus any advances, less any payments or credits made on the account, excluding FINANCE CHARGES. The FINANCE CHARGE is calculated by multiplying the unpaid balance by the daily periodic rate (ANNUAL PERCENTAGE RATE divided by 365) times the number of days the unpaid balance remains outstanding.

Negative Credit Information

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Errors & Questions

SAFE Credit Union
2295 Iron Point Road, Suite 100
Folsom CA 95630-8765

Payments & Deposits

SAFE Credit Union
PO Box 1910
Folsom CA 95763-1910

S-232 9/1/2014

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 which are listed in your register but are not shown on this statement.
- Step 3:** Enter the ending balance on this statement. \$ _____
- Step 4:** Add any deposits listed in your register or transfers into your account which are not shown on this statement. \$ _____
- Step 5:** Calculate the subtotal. (Step 3 Plus Step 4) \$ _____
- Step 6:** Enter the Total outstanding checks and withdrawals from the table below. \$ _____
- 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. \$ _____

Outstanding Items			
Item	Amount	Item	Amount
Total			

Your savings 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

SAFE Credit Union
Card Services
2295 Iron Point Road, Suite 100
Folsom CA 95630-8765

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us at (916) 979-7233 or (800) SEE-SAFE, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

SAFE Credit Union
Card Services
2295 Iron Point Road, Suite 100
Folsom CA 95630-8765

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Negative Credit Information: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Lost or Stolen Credit Cards: To report your card lost or stolen during business hours call (916) 979-7233 or (800) SEE-SAFE, or after business hours call (800) 252-2273.

Recovered Credit Cards: If you recover your lost or stolen credit card, destroy your card. Any recovered credit card that is subsequently used will be captured and a minimum \$75 captured card fee will be assessed against your credit card account.

How We Compute The Balance Upon Which Periodic Finance Charges Are Assessed: For the purchase and advance balance which consists of transactions related to purchases of goods or services and transactions related to cash and loan advances. We figure the Finance Charge on your account by applying the periodic rate to the "Average Daily Balance" of your account (including current transactions). To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new purchases, advances and debits, and subtract any payments or credits, unpaid Finance Charges and late charges. This calculation gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This calculation gives us the "Average Daily Balance."

Grace Period on Purchases: To avoid additional interest charges on purchases, you must pay the New Balance by the Payment Due Date referenced on your statement. There is no grace period on cash advances and balance transfers. We will begin charging interest on cash advances and balance transfers as of the transaction date.

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 us at SAFE Credit Union, Real Estate Lending, 2295 Iron Point Road, Suite 100, Folsom CA 95630-8765 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.
- 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 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.

NEGATIVE CREDIT INFORMATION

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit agency if you fail to fulfill the terms of your credit obligations.

BALANCE

HOW WE COMPUTE THE BALANCE UPON WHICH PERIODIC FINANCE CHARGES ARE ASSESSED: Your Home Equity Line of Credit unpaid balance is the previous balance plus any advances less any payments or credits made to the account excluding FINANCE CHARGES. The FINANCE CHARGE is calculated by multiplying the unpaid balance by the daily periodic rate (ANNUAL PERCENTAGE RATE DIVIDED BY 365) times the number of days the unpaid balance remains outstanding.