

Address Correction Update (please print and submit to the address shown on the front of this statement)

Name: _____

Change the following account number(s)

New Address: _____

City: _____ State: _____ ZIP: _____

Phone(s): (H) _____ (W) _____

Email(s): _____

Signature Required: _____

(Contact us for details to the address correction policy.)

This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT CALL, WRITE OR CONTACT US AT THE PHONE NUMBER/ADDRESS/WEBSITE SHOWN ON THE FRONT OF THIS STATEMENT

Regulation Z (Truth in Lending) SUMMARY OF YOUR BILLING RIGHTS

In Case of Errors or Inquiries About Your Statement If you think your statement is wrong, or if you need more information about a transaction on your statement, call or write us at the phone number/address/website listed on the first page of this 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: 1. Your name and account number, 2. The dollar amount of the suspected error, and 3. A description of the error and why (to the extent you can explain) you believe it is an error. If you need more information, describe the item you are unsure about.

You remain obligated to pay the amount on your statement not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During that same time we may not take any action to collect disputed amounts or report disputed amounts as delinquent. **This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you; both upon request and in response to a billing (statement) error notice.**

Special Rules 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 price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (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.)

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write or call us immediately at the address, phone number or website listed on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Notice for Payroll Deductions If you, the member have payroll deduction for the purpose of loan repayments, this deduction may be terminated at your request, without penalty.

Important Information Regarding the Computation of your Consumer Loan (may also apply to Credit/Debit Cards) Balance and Finance

Charges: We use the **Average Daily Balance Method (including current transactions)** to figure a portion of the finance (interest) charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To calculate each "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/loans, and subtract any payments or credits, and unpaid finance charges. Then, we add up all the daily balances for the billing (statement) cycle and divide the total by the number of days in the billing (statement) cycle. The finance charge is computed when you make a payment. For each day since your last payment, the periodic rate is applied to each "average daily balance". The sum of these charges is the finance charge you currently owe on the loan account.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS

In Case of Errors or Questions About Your Electronic Transfers Call or write us at the phone number/address/website listed on the first page of this statement 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.

Give us the following information 1. Your name and account number (if any). 2. The dollar amount of the suspected error. 3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days in MA) 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.

If the error you assert is an unauthorized VISA transaction other than a cash disbursement at an ATM we will credit your account within 5 business days unless we determine that the circumstances of your account history warrant a delay, in which case you will receive credit within 10 business days. If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days to credit your account. **This is a summary of your rights; a full statement of your rights and our responsibilities under Electronic Fund Transfers Act will be sent to you; both upon request and in response to a dispute.**

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.