

# Your Billing Rights



## **YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. You may obtain a legible copy of a check through online banking at no charge. For a fee, you may request copies from the Credit Union at (904) 259-6702.

### **PREAUTHORIZED CREDITS**

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (904) 259-6702 to find out whether or not the deposit has been made.

### **NOTIFY US IN CASE OF DEBIT CARD ERRORS OR QUESTIONS 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 of paper at the address listed on your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or the 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

Tell us the dollar amount of the suspected error

Describe the error of the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

### **YOUR RIGHTS AND RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE OF DEBIT CARD ERRORS**

We must acknowledge your letter within 30 days, unless we have corrected the error before then. Within 90 days, we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us, within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement, and we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct.

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

You must telephone us at: **(904) 259-6702** or write **TRU·FI Credit Union, 602 S. 6<sup>th</sup> Street, Macclenny, FL 32063-2608** as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than (60) days after we send you the FIRST statement on which the problem or error appeared. You must:

1. Tell us your name and account number;
2. Describe the error or the transaction you are unsure about and explain clearly as you can why you believe it is an error or why you need more information; and
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 questions in writing within ten (10) business days. We will determine whether an error occurred within ten (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) forty-five days to investigate your complaint or question. If we decide to do this, we will credit 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.