

BILLING RIGHTS NOTICE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Keep this notice for future use.

Notify Us in Case of Errors or Questions About Your Bill

If you think there is an error or if you need more information about a transaction on your billing statement, write to us on a separate sheet at:

Bank-Fund Staff Federal Credit Union
Member Relations
1725 I Street NW, Suite 150
Washington DC, 20006-2406

You may also contact us through the Secure Message Center in Online Banking.

Write to us as soon as possible. You may call us, but doing so will not preserve your rights and you may be required to pay the amount in question. We must hear from you no later than sixty (60) days after we sent you the first billing statement on which the error or problem appeared.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error

If you think there is an error on your billing statement, describe what you believe is wrong and why you believe it is an error. If you need more information, describe the item you are not sure about.

(continued on inside)



T 202 212 6400
F 202 683 2398

BFSFCU.org



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If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three (3) business days before the automated payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days, we will also tell you if we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the billing statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent on that amount. We can continue to bill 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 bill that are not in question.

If we find that we made an error on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we do not believe

there was an error, 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 it is due.

If you fail to pay the amount that we believe you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your billing statement. We must tell you the name of anyone we reported you to as delinquent, and we must tell anyone we report you to that the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Special Rule for Credit Card Purchases

If you are dissatisfied with the 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 have the right not to pay the remaining amount due on the purchase.

There are two limitations on this right:

1. You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
2. The purchase price must have been more than \$50.

Neither of these limitations apply 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.

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

BankFund Staff Federal Credit Union
Member Relations
1725 I Street NW, Suite 150
Washington DC, 20006-2406

You may also contact us through the Secure Message Center in Online Banking.

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.