

## **In Case of Errors or Questions about your Electronic Transfers**

Telephone us at (205) 226-6800 or write to APCO Employees Credit Union, 750 17th Street North, Birmingham, AL 35203, as soon as you can. If you think your statement or automated teller machine (ATM) receipt is wrong or if you need more information about a receipt or a transfer on the statement concerning an electronic transfer item, we must hear from you no later than 60 days after you receive the FIRST statement on which the error or problem appeared.

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 there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will promptly usually within 10 "business days", correct the error or send you a written explanation for believing no error occurred. If we take more than 10 business days to do one of these things, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

## **In Case of Errors or Inquiries about your Open-End Loan Account**

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) at the address on your statement of account which is listed after the words: "Send Inquiries To:", 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 may 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 statement 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.

## **Important Information Regarding the Computation of your Loan Balance and Loan Finance Charges**

The balance on which the finance charge is computed is the actual unpaid loan balance each day after the credits are subtracted and the new advances or other charges are added.

The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe on the loan account.