

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 the address listed below 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.

Special Rule 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.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the bottom of this statement which is listed after the words "sending all inquiries to" or telephone us at the telephone number shown below as soon as you think your statement or receipt is wrong, or if you need more information about a transfer on a 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.

- (1) Tell us your name and account number.
- (2) Describe the error or the 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 correct any error promptly. If we take more than 10 business days to do this, we will recredit 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.

ACCOUNTS ARE NOT TRANSFERABLE EXCEPT AS DEFINED IN REGULATION D (12CFR PART 204)

THE FOLLOWING DISCLOSURE PERTAINS TO OPEN END LOAN ONLY

FINANCE CHARGE is computed using the indicated periodic rate per day which is equivalent to the ANNUAL PERCENTAGE RATE shown applied to the unpaid balance as of the date payment is made for the actual time the balance remains outstanding. The balance used to compute the finance charge is the outstanding unpaid principal balance each day after payments and credits are subtracted and new advances or other charges are added.

THIS FORM IS PROVIDED TO HELP YOU BALANCE
YOUR CREDIT UNION STATEMENT

LIST DEPOSITS MADE SINCE
DATE OF LAST ENTRY ON THIS
STATEMENT

LIST UNPAID DRAFTS	
NUMBER	AMOUNT

ENTER BALANCE SHOWN ON THIS STATEMENT \$ _____

ENTER TOTAL AND ADD (+) \$ _____

TOTAL \$ _____

ENTER TOTAL AND SUBTRACT (-) \$ _____

BALANCE \$ _____

AMOUNT

← SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS STATEMENT, BUT NOT SHOWN IN YOUR CHECKBOOK

PLEASE REFER ANY DISCREPANCIES WITHIN 14 DAYS

Send all inquiries to:
PALCO Federal Credit Union
191 Chad Rd * PO Box 330
Muncy, PA 17756-0330
(570)546-2333 * (800)822-2154
Fax: (570)546-6868