Fibre Federal CREDIT UNION

TLC A DIVISION OF Fibre Federal CREDIT UNION

Fibre Federal Credit Union

The Supervisory Committee of the Credit Union is responsible for verification of all accounts. Please contact them at P.O. Box 735, Longview, Washington 98632-7473, if there is a discrepancy on your account.

Interest Charges for Loans

Interest is calculated by applying the daily periodic rate to the daily balance on your account. To get the daily balance we take the beginning balance of your account each day, add any new advances and subtract any payments or credits.

Billing Error Rights for Loan Accounts

What To Do If You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at: Fibre Federal Credit Union, PO Box 1234, Longview, WA 98632. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: 360-423-8750 or Write us at: Fibre Federal Credit Union, P.O. Box 1234, Longview, Wa. 98632.

As soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic funds 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.

(1) Tell us your name and account number (if any).

(2) 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.

(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 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.

You may also call us at the number shown above to determine whether your account has received a preauthorized transfer.

List Outstanding Checks, Cash Machine and other withdrawals	AMOUNT
TOTAL	

ENTER
The ending balance from this statement _____

ADD
Deposits not shown on this statement

+ _____

SUBTOTAL = _____

SUBTRACT
Outstanding checks and withdrawals not shown on this statement – _____

CURRENT BALANCE = [ ]

List Checks, Cash Machine and Other Withdrawals and Service Charges Not Recorded	AMOUNT
TOTAL	

ENTER
Your register balance _____

SUBTRACT
Charges (checks and service charges not recorded) from this statement not shown on your register – _____

ADD
Interest credits and deposits not recorded + _____

[ ]

THESE TOTALS SHOULD BALANCE

IF BALANCES DO NOT AGREE:

- Check addition and subtraction in your register.
- Compare your fees, checks, cash machine, automatic transfers and other withdrawals in your register with your statement.
- Compare deposit receipts and entries in your register with statement.
- Be sure all checks, cash machine and other payments and deposits are entered in your register.
- Be sure any interest credits are entered in the deposit section of your register.