

THE STATEMENT BELOW PERTAINS TO OPEN-END ACCOUNTS ONLY. YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice informs you about your rights and responsibilities under the Fair Credit Billing Act.

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 Dover Federal Credit Union, 1075 Silver Lake Blvd. Dover DE 19904. 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. 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, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (4) We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 302-678-8000 or 888-818-3328 or Write us at 1075 Silver Lake Blvd. Dover DE 19904 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a 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
- (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 use of the money during the time it takes us to complete our investigation.

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