

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payment, or other defaults on your account may be reflected in your credit report.

PAYMENT INFORMATION

Payment Mailing Address: 1075 Silver Lake Blvd, Dover DE 19904-2411

Payments received on business days after 5pm Monday-Friday will be processed as of the next business day.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address on the front of this statement or telephone us at the telephone number shown as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or transfer on the accompanying statement. 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 of our reasons 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 have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT(S)

If you think your statement or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address shown on the front of this statement 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 can telephone us but doing so will not preserve your right. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 or your outstanding balance 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 RULES 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 the amount or location or purchases.)

SPECIAL RULES FOR MORTGAGE OR HOME EQUITY LOANS

If you think there is something wrong with your mortgage or home equity loan, please write us at the address shown below as soon as possible and provide the following information:

1. Name of Borrower(s) and account number and any information that enabled Dover FCU to identify the mortgage loan account.
2. Describe the error related to servicing of your mortgage loan including the dollar amount of the suspected error.

You do not have to pay any amount in question while we investigate but you are still obligated to pay the required parts of the outstanding balance owed that are not in question. While we investigate your concern, we cannot report you as a new delinquency or take any action to collect the amount you are questioning.

Please send details of the error related to servicing of a mortgage loan to address shown below:

Dover Federal Credit Union
Attn: Home Equity Department
1075 Silver Lake Blvd
Dover, DE 19904

You can telephone or live chat with us but doing so does not preserve your rights.

HOUSING COUNSELOR INFORMATION

For a list of homeownership counseling in your area, contact US Department of Housing and Urban Development (HUD) at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to service members who have been called to active duty. If either you have been called to active duty or active service, or you are the spouse, registered domestic partner, partner in civil union or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact us at the member service number on the front of this statement. In addition, if you are considering a refinance please be aware that you should consult with your legal advisor regarding the potential loss of any benefits. You may also call 1-800-342-9647 (toll free from the United States) or visit www.MilitaryOneSource.mil/legal to find out more information.

