

IMPORTANT DISCLOSURE TO OUR CONSUMER MEMBERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

Notify us immediately if you believe there was an error on your account or statement, or if you need more information about a transaction. You may telephone us at **1-800-880-5328** or **(505) 254-4369**, or write us at **PO Box 80570 Albuquerque, NM 87198**, or email us at m-service@kirtlandcu.org. You must contact us no later than 60 days after we sent the FIRST statement on which the issue or error appeared.

Please be prepared to provide the following information when contacting us:

- (1)** Your name and account number.
- (2)** The dollar amount of the suspected error.
- (3)** Describe the error or 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.

If you notify us of the error orally, we may require that you send us your issue or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate. In this case, we will credit your account within 10 business days for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your issue or question in writing and we do not receive the written version within 10 business days, we may not credit your account.

For new accounts, point-of-sale (debit card) transactions, or foreign-initiated transactions (outside the United States), we may take up to 90 days to investigate your issue or question. For new accounts, we may take up to 20 business days to credit your account for the amount in question.

We will provide you with the results within three business days after completing our investigation. If we determine there was no error, we will send you a written explanation. You may request copies of the documents we used in our investigation.

CONSUMER BILLING RIGHTS SUMMARY

What to Do If You Think You Find A Mistake on Your Statement

Notify us immediately if you believe there was an error on your account or statement, or if you need more information about a transaction, you may telephone us at **1-800-880-5328** or **(505) 254-4369**, or write us at **PO Box 80570 Albuquerque, NM 87198**, or email us at m-service@kirtlandcu.org. You must contact us no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Please be prepared to provide the following information when contacting us:

- (1)** Your name and account number.
- (2)** The dollar amount of the suspected error.
- (3)** Describe the error or 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.

You must contact us within 60 days after the error appeared on your statement. While we investigate, the following are true:

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. However, if we determine KCU made a mistake, you will not have to pay the amount in question, interest, or fees related to 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.
- While we investigate your question, we will not report you as delinquent or collect the amount in question.





PO Box 80570
Albuquerque, NM 87198
1.800.880.5328 | KirtlandCU.org

BALANCE YOUR CHECKING ACCOUNT

| NUMBER | AMOUNT | | ✓ |
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| Total Checks Outstanding | | | |

MONTH _____

1. Check off each check paid against your checks written.
List outstanding items in the columns above.

2. Enter ending balance shown on this statement

\$ _____

Add deposits not yet created on this statement (if any)

+ _____

Subtract checks outstanding

- _____

3. Balance

\$ _____

4. Enter your checking account balance

\$ _____

Add: a) transfers from savings accounts

+ _____

b) transfers from loan accounts

+ _____

c) dividends

+ _____

Subtract: a) preauthorized drafts

- _____

- _____

b) fees for reorders, stop payments, etc.

- _____

5. Balance

\$ _____

LINES 3 AND 5 SHOULD AGREE