

PLEASE CHECK YOUR NAME(S), ADDRESS, AND SOCIAL SECURITY NUMBER ON THE FRONT OF THIS STATEMENT. IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN TO THE CREDIT UNION OFFICE.

☐ Members Name _____ ☐ Social Security No. _____

☐ Joint Member's Name (s) _____

☐ Address (including Apartment No.) _____

☐ City and State _____ ☐ Zip Code _____

☐ Home Phone _____ ☐ Work Phone _____

Signature _____

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT					
DRAFT NUMBER	AMOUNT		DRAFT NUMBER	AMOUNT	
TOTAL					

PERIOD ENDING _____			
1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.			
2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE		\$	
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT		+	\$
		+	\$
		+	\$
	TOTAL (2 PLUS 3)	\$	
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL DRAFTS PAID. THEN LIST NUMBERS AND AMOUNTS OF UNPAID DRAFTS IN AREA PROVIDED AT LEFT.			
5. SUBTRACT TOTAL DRAFTS OUTSTANDING { -		\$	
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		\$	

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR DRAFT REGISTRY
COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT
AMOUNTS LISTED IN YOUR DRAFT REGISTER
COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT
AMOUNTS RECORDED IN YOUR DRAFT REGISTER

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us 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 (on a separate sheet) at the address listed on your statement. Write us 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:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you believe there is an error. If you need more information, describe the item you are not sure about.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within **90** days, we must either correct the error or explain why we feel the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount in question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay the questioned amount while we are investigating, but you are still obligated to pay the parts of your bill which are not in question.

If we find that we made a mistake on your bill, you will not have to pay the finance charges related to any questioned amount. In either case, we will send you a statement of the amount that you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill and we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the amount, even if your bill was correct.

Write us at the post office box shown on the front of the statement, or telephone us at (404) 978-0080 as soon as you can if you think your statement 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 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 the investigation.



AN EQUAL HOUSING LENDER THAT
MAKES ALL LOANS WITHOUT REGARD
TO RACE, COLOR, RELIGION, SEX OR
NATIONAL ORIGIN