

**YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE: 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 Statement:** If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed on your statement. Write to us 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 rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- 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 not sure about

If you have authorized us to make your loan payment automatically from your share or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur

**Your Rights and Our Responsibility After We Receive Your Written Notice:** 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 believe the statement 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 you question, including Finance charges and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that 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 statement. And, we must tell you the name of anyone we reported 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 questioned amount, even if your statement is correct.

**In Case of Errors or Questions About Your Electronic Transfers:** Telephone us at (609) 538 - 4061, write us at P.O. Box 7921, Ewing, NJ 08628-3010, or e-mail us at [memberservices@cunj.org](mailto:memberservices@cunj.org) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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.

If you tell us orally, we may require that you send us your complaint 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, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

No.	Amount	√	No.	Amount	√	No.	Amount	√
<b>Line 11.</b> Total amount of checks outstanding:								
NOTE: LINE 6 AND LINE 10 SHOULD AGREE								

The following procedure is for your checking account only.

To prove the ending balance as statement shows:

1. Go through your check register and check off each debit listed on this statement. If you have an entry for which you do not have the paid item on this statement list the amount on the worksheet to your left.

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| <p>2. _____ Enter ending balance from front of statement.</p> <p>3. _____ Add any deposits made in your check register after period ending date on front.</p> <p>4. _____ Subtotal</p> <p>5. _____ Subtract total of outstanding checks (line 11).</p> <p>6. _____ Adjusted statement total.</p> | <p>7. _____ Your register balance.</p> <p>8. _____ Add transfers from other accounts or loan advances to your register balance &amp; enter new balance.</p> <p>9. _____ Deduct charges for printing of checks, automatic loan payments, fees, etc.</p> <p>10. _____ Here adjusted book balance.</p> |
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**Finance Charge – Balance Computation**

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.