

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 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:

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 not sure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES 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 send statements to 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 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 your explanation does not satisfy you and you write to us within ten days telling us that you still refuse the pay, we must tell anyone that 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 that 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 questions amount, even if your statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone us at:
(804) 515-5155

Or write us at:
Cadmus Credit Union
2901 Byrdhill Road
Richmond, VA 23228

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 sixty [60] days after we send the FIRST statement on which the problem or error 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 it 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] ten business days to do this, we will credit 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 our investigation. We will tell you the results within [3] 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.

*(If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within [5] five business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within [10] ten business days.) If you give notice of an error within [30] thirty days after you make the first deposit to your account, we will have [20] twenty business days instead of [10] ten business days to credit your account.