

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 PO Box 958471, Lake Mary, FL 32795-8471.

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: 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. If you 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 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 is 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 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 was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS Telephone 407-896-9411 or 800-771-9411 outside Orlando or write to: ATTENTION EFT PO Box 958471 Lake Mary, FL 32795-8471.

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact

the credit union. Addition Financial Credit Union must hear from you no later than 60 days after Addition Financial Credit Union sent you the First statement on which the error or problem appeared. Tell Addition Financial Credit Union your name and account number. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error and why you need more information. Tell Addition Financial Credit Union the dollar amount of the suspected error. Addition Financial Credit Union will investigate your complaint and will correct any error promptly. If Addition Financial Credit Union takes more than 10 business days to do this, Addition Financial Credit Union 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 Addition Financial Credit Union to complete our investigation. If you have a concern that you have been unable to resolve with the credit union management staff, you may write the Supervisory Committee at PO Box 951504, Lake Mary, FL 32795-1504.

IMPORTANT INFORMATION

Payment Instructions. You may make your payment of the amount due reflected on the front of this statement through any bill payer service, Online Banking service, in person at any Addition Financial branch, or by check (please write your loan number on the face of your check) at the following address: **Addition Financial Credit Union, Payment Processing, PO Box 958423, Lake Mary FL 32795-8423**

Terms and Conditions. Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

Additional Charges. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, or make delinquent payments. Notice: Returned checks are subject to electronic ACH representation.

Closing Date. All transactions received after the closing date will appear on your next statement.

Finance Charges - Balance Computation. To compute the **Finance Charge**, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the **Finance Charge owed**. The applicable daily periodic rate is determined by dividing the corresponding annual percentage rate by the number of days in a year (365). The balance used to compute the **Finance Charge** is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made. If the interest rate is a variable interest rate, we add a margin as disclosed in your loan documents to the value of the index, which is the Wall Street Journal Prime Rate.

Grace Period. There is no grace (free-ride) period on open-end loans since **Finance Charges** accumulate from the date of advance through the balance being paid to zero.

The following procedure is for reconciling your Share Draft account only!

Step 1:

Obtain your account register and check off the following items listed on your Share Draft account: (1) Personal drafts, (2) Cash dispenser use, (3) Automatic transfers, (4) Deposits. If any of the above items are on your Share Draft account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

Step 2:

Enter each credit union charge against your Share Draft account into your register and adjust your register balance.

Step 3:

List and total all deposits to your Share Draft account not checked off in your account register. This total will be used in Step 5.

	Date	Amount
1		
2		
3		
4		
5		
6		
7		

Step 4:

List and total all drafts and other payments on your Share Draft account not checked off in your account register. This total will be used in Step 5.

	Date	Amount
1		
2		
3		
4		
5		
6		
7		

Step 5:

Enter: Share Draft account balance \$ _____

Add: Total deposits to your Share Draft account not checked off in your account register. Step 3 \$ _____

Subtotal: \$ _____

Subtract: Total drafts and other payments on your Share Draft account not checked off in your account register. Step 4 \$ _____

Subtotal: \$ _____

Enter and Subtract: Balance on your account register \$ _____

Total: (should be 0) \$ _____

NOTICE TO PAST DUE MEMBERS IN CASE OF ERROR OR TRANSFERS

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to each of the following credit reporting agencies listed below if you fail to fulfill the terms of your credit obligations.

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|---|---|--|
| Equifax
PO Box 740241
Atlanta, GA 30374-0241
Phone: 800-685-1111 | Experian
PO Box 2104
Allen, TX 75013
Phone: 800-397-3742 | Trans Union
PO Box 2000
Chester, PA 19022
Phone: 800-916-8800 |
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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

