

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 Bill

If you think your statement is incorrect, or if you need more information about a transaction on your statement, write us at the return address shown on the front of 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 pay your credit card bill automatically from your savings or checking 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 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 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 bill that are not in question.

If we find that we made a mistake on your bill, 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 bill. 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 bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

PRIVACY NOTICE

We at allU.S. Credit Union value the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide allU.S. Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. allU.S. Credit Union is committed to servicing all the financial, needs of its members. As a service to you, our member, we may share information with select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union. This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account, or other circumstances as required or permitted by law.

INFORMATION WE COLLECT AND DISCLOSE TO OTHERS

In the course of doing business, we collect and use various types of information, such as information available from public records and credit reports, as well as information you provide to us. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about your transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history. We may also disclose all of the information that we collect as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

SHARING INFORMATION WITH THIRD PARTIES

We may disclose nonpublic personal information about you to financial service providers such as mortgage bankers and insurance agents. We may also disclose nonpublic personal information about you to non affiliated third party processors as necessary to complete transactions, maintain accounts and records, and as permitted by law. We may disclose all the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

CONFIDENTIALITY AND SECURITY OF INFORMATION

Keeping your financial information secure is an important responsibility that is taken seriously at allU.S. Credit Union. We value your trust and handle your information with care. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

ACCURACY OF INFORMATION

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at (831) 717-1333 or write to us at 20 West Market Street, Salinas, CA 93901. We will promptly investigate and make any necessary changes to update our records.

TERMINATION OF MEMBERSHIP

If you decide to terminate your membership with allU.S. Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

20 W. Market Street • Salinas • CA. 93901 • (831) 540-4627 • fax (831)758-9237 • www.alluscu.org