IMPORTANT DISCLOSURES TO OUR CONSUMER MEMBERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think there was an error on your statement, or if you need more information about a transaction, write us (on a separate sheet of paper) at: Kirtland Federal Credit Union, P.O. 80570, Albuquerque, NM 87198. We must hear from you no later than 60 days (33 days for paper draft and paper check claims) after we sent you the FIRST statement on which the error or problem appeared.

In your letter, give us the following information:

1. Your name and member 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 or why you need more information.

We will tell you the results of our investigation within 10 business days and correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally 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. For transfers initiated outside of the United States or transfers resulting from point of sale debit card transactions, the period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

CONSUMER BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake on Your Statement

If you think there was an error on your statement, or if you need more information about a transaction, write us (on a separate sheet of paper) at: Kirtland Federal Credit Union, P.O. 80570, Albuquerque, NM 87198.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error on your bill and explain if you can, why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:

1. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. However, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
2. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
3. We can apply any unpaid amount against your credit limit.
4. While we investigate your question, we will not report you as delinquent or collect the amount in question.

NCUA

EQUAL HOUSING LENDER

BALANCE YOUR CHECKING ACCOUNT

NUMBER	AMOUNT		✓
Total Checks Outstanding			

MONTH_____

1. Check off each check paid against your checks written. List outstanding items in the columns above.
2. Enter ending balance shown on this statement $ _____

   Add deposits not yet credited on this statement (if any) + _____

   Subtract checks outstanding – _____

3. Balance $ _____

4. Enter your checking account balance $ _____

   Add: a) transfers from savings accounts + _____

   b) transfers from loan accounts + _____

   c) dividends + _____

   Subtract: a) preauthorized drafts (8000 series) – _____

   _____ – _____

   b) fees for reorders, stop payments, etc. – _____

5. Balance $ _____

LINES 3 AND 5 SHOULD AGREE

KIRTLAND FEDERAL CREDIT UNION
YOUR FINANCIAL BASE