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.