

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 or email us at: info@hawaiischoolsfcu.org. Write or email us as soon as possible. We must hear from you no later than sixty (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 make your loan payment automatically from your Regular 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 (3) business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibility After We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (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 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. While we investigate, the same rules apply to the disputed amount as will be discussed below. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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 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 (10) 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 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 fifty dollars (\$50) of the questioned amount, even if your statement was correct.

In Case of Errors or Questions About Your Electronic Transfers (Like ATM or direct deposit transactions)

Call, write, or email the credit union as soon as you can if you think your statement or receipt is wrong or if you need more information about the transfer on your statement or receipt. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. When you call, write, or email us:

1. Tell us your name and account number.
2. Describe the error, transfer or the payment you are unsure about, and explain as clearly as you can why you believe there 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 ten (10) business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

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 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 fifty dollars (\$50).
- c) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- d) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Hawaii Schools Federal Credit Union, 233 Vineyard Street, Honolulu, HI 96813 or email us at: info@hawaiischoolsfcu.org.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Finance Charge - Balance Computation

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

Additional Information

Inquiries about account(s) listed on this statement should be directed to the telephone number or address listed on the front of this statement.

Reconciliation of your Share Draft Account

The following procedure is for your Share Draft Account only.

Step ①

Obtain your account register and check-off the following items listed on your Share Draft account statement:

- 1) Personal Drafts (checks)
- 2) Cash dispenser (ATM) uses
- 3) Automatic transfers (in and/or out)
- 4) Deposits
- 5) If any of the above items (#1 thru #4) 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 account register and adjust your register balance.

Step ③

List and total all deposits 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			
8			
9			
10			
11			
12			
13			
14			
15			
16			
Total			

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.

NUMBER	AMOUNT		
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
Total			

Step ⑤

ENTER: 'New Balance' Shown for your Share Draft account (after steps ① and ②)		\$	
ADD: Your total deposits not on your Share Draft account. 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 & SUBTRACT: Balance on your account register.	-	\$	
(Should be Zero) TOTAL:		=	\$

IF THE TOTAL IS NOT ZERO, RECHECK STEPS ① THRU ⑤