

ERROR RESOLUTION NOTICES

The following summary is an explanation of your rights to dispute or question your statement

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS

If you think your statement is wrong or if you need more information about a transfer on the statement, call (800) 743-7228, write us at Arrowhead Credit Union Dept. 72, PO Box 735, San Bernardino, CA 92402-0735 or visit us online at www.arrowheadcu.org/Contact.

We must hear from you **no later than 60 days** after we sent you the **FIRST** statement on which the error or problem appeared.

1. **Account Information:** Tell us your name and account number.
2. **Description and Date of Problem:** Describe the error or the transfer you are unsure about, date it occurred, and explain as clearly as you can why you believe there is an error or why you need more information.
3. **Dollar amount:** Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will apply provisional credit to your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale (POS) debit card, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and provisional credit will be reversed. You may ask for copies of the documents that we used in our investigation.

IN CASE OF BILLING ERRORS OR QUESTIONS ABOUT LOANS

If you think your statement is wrong or if you need more information about a billing error on the statement write us at Arrowhead Credit Union Dept. 72, PO Box 735, San Bernardino, CA 92402-0735 or visit us online at www.arrowheadcu.org/Contact.

In your letter, give us the following information:

1. **Account information:** Tell us your name and account number.
2. **Dollar amount:** Tell us the dollar amount of the suspected error.
3. **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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 above. 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 billing error or problem appeared. You can telephone us, but doing so will not preserve your rights.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill or amounts that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.