

**TO REPORT LOST OR STOLEN VISA CREDIT CARDS
AFTER HOURS
1-800-682-6075
DURING BUSINESS HOURS
303-770-4468
9 AM TO 5 PM MONDAY-FRIDAY, MOUNTAIN STANDARD TIME**

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge.

Calculation Method: Average Daily Balance (including new purchases). To avoid incurring an additional Finance Charge on the balance of Credit Purchases reflected on your statement and on any new Credit Purchases appearing on your next statement, you must pay the New Balance shown on your statement on or before the Payment Due Date. The Finance Charges for a billing cycle are computed by adding the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases any new Credit Purchases posted to your account and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. Subject to the above, the grace period for the New Balances of Credit Purchases extends to the Payment Due Date.

Payment Crediting, Credit Balances: If there is a credit balance due to you, you may request in writing a full refund on this credit balance at the credit union address.

Closing Date: The closing date is the last day of the billing cycle, all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of your bill to the credit union address. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half to the credit union.

Negative Credit Reports: You are hereby notified that a negative credit report recurring on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

YOUR BILLING RIGHTS-KEEP THIS NOTICE FOR FUTURE USE

In case of errors or questions about your bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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.

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 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods 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 not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in the home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)