

Information About Your Account

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your New Balance by the due date each month. We begin charging interest on cash advances on the transaction date. **How We Calculate Your Balance Subject to Interest Rate.** We calculate it separately for each Transaction Category shown in the Interest Charge Calculation table. Balance Transfers, unless subject to a promotional rate, are included in the Purchases Transaction Category. We use the **average daily balance method (including current transactions)**. To get an average daily balance, we start with your balance at the end of the previous billing period and subtract any unpaid interest or fees. Each day, we add new transactions, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We determine the interest charge by multiplying the average daily balance by the monthly periodic rate.

Variable APRs. APRs followed by (V) may vary.

Credit Reporting Disputes. If you think we reported inaccurate or incomplete information to a credit bureau, please write us at Credit Union, Attn: Credit Reporting, PO Drawer 25279, Raleigh, NC 27611. Please include your name, address, home phone number, account number, and the specific information that is being disputed.

Report a Lost or Stolen Card Immediately. Notify your local branch or call us at 1-888-732-8562 or 919-857-2150 locally in Raleigh.

What to Do if You Think You Find a Mistake on Your Statement.

If you think there is an error on your statement, write to us at Card and ATM Services, P.O. Box 28540, Raleigh, NC 27611-8540.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **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.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do not notify us in writing we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, 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.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied with Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. 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.
3. You must not yet have fully paid for the purchase.
4. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Card and ATM Services, P.O. Box 28540, Raleigh, NC 27611-8540.

While we investigate, the same rules apply to the disputed amount as discussed above. 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.

Important Payment Instructions

You may pay all or part of your account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. No payment shall operate as an accord and satisfaction without our written approval.

Crediting Payments. If we receive your payment in proper form at our payments address by 5:30 p.m. Eastern time on a Credit Union business day, it will be credited as of that day. A payment received there in proper form after that time or not on a business day will be credited as of the next business day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or sent to the correct address. The payments address for regular mail is the Remit Payment to address on the front of the payment coupon.

Proper Form. To send a payment by mail or courier in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency.
- Include your name and card account number on the front of your check or money order.

If you send a check with the payment coupon, you authorize us to complete your payment by electronic debit. If we process the payment by electronic debit, the checking account will be debited in the amount of the check as soon as the day we receive the check, and the check will be converted into an image and destroyed.

Servicemembers Civil Relief Act (SCRA)

If you have received notice that you are to report to federal or state active duty military service, are currently or were on active duty military service, or are the spouse or financial dependent of a person called to active duty, you may be entitled to certain benefits and protections under the federal Servicemembers Civil Relief Act (SCRA) or a similar state law. Please call our servicemember helpline at 1-800-438-1105 and ask to speak with an SCRA specialist.

Do you need to update your contact information?

Please complete the form below or visit your Credit Union's website.

STREET ADDRESS

CITY

STATE

ZIP

EMAIL ADDRESS

CELL/HOME PHONE

BUSINESS PHONE