

## IF YOU DO NOT BALANCE

## HOW TO COMPUTE YOUR INTEREST CHARGE

Each loan marked with an * or ** is open end credit. The balances of such loan accounts at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance." Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account which is allocated to reduction of principal. The INTEREST CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect, and are deducted directly from each payment. The daily periodic rate was and the annual percentage rate for loan accounts marked with ** the daily periodic rate in effect, and are
are a variable rate which may change.

## 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. 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 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 pay your CREDIT CARD Account automatically from your share account, draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.
YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.
We must acknowledge your letter within 30 days, unless we have corrected the error by then.

## SPECIAL RULE FOR CREDIT CARDS

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 two 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 $\$ 50$. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## BLACKHAWK COMMUNITY CREDIT UNION ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (800) 779-5555 OR (608) 755-6065 or write us at P.O. Box 5366, Janesville, WI 53547-5366 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.
(1) Tell us your name and account number (if any)
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) 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 credit 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, 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. You may ask for copies of the documents that we used in our investigation
If you give notice of an error that involves an unauthorized Visa transaction, other than cash disbursement at an ATM, we will credit your account within 5 business days unless we determine that the circumstances or your account history warrant a delay.

