

# Annual Billing Rights Notification

**YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE** This Notice Contains Important Information About Your Rights and Your Responsibilities Under the Fair Credit Billing Act

**NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT** If you think this statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet of paper at the address provided at the top of this 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, provide the following information: 1. Your name and account number. 2. The dollar amount and the date of the suspected error. 3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

**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. Within 90 days, we must either correct the error or explain why we believe the statement is 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 statement that are not in question. If we find that we have made a mistake on your bill, 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 it 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 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 have reported you to. We must tell anyone we have reported you to when the matter has been settled. If we do not follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS** If you think your statement is wrong, or if you need more information about a transaction shown on it, you will write to us at the address listed on your statement, 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 may telephone us at (808)73-PHFCU, but doing so will not preserve your rights. In your letter, you will give us the following information: 1) Your name and account number. 2) The dollar amount of the suspected error. 3) 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.

**Your Rights and Our Responsibilities After We Receive Your Written Notice** 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.



