

Billing Rights Summary

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:

Sun East Federal Credit Union
PO Box 2231
Aston, PA 19014-0231

You may contact us by email at: OnlineServices@suneast.org

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 or electronically. You may call us, but if you do, 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 statements, 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.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone us at 1-877-5-SUNEAST • 1-877-578-6327 or write us at PO Box 2231, Aston, PA 19014-0231 as soon as you can. 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) Tell us your name and account number (if any).
- (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

Average Daily Balance Method (including Current Transactions) for Credit Purchases

To avoid incurring an additional Interest Charge on the balance of Credit Purchases reflected on your statement and on any new Credit Purchases, you must pay the New Balance shown on your statement on or before the Payment Due Date. We figure the interest charge of your account by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR 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 and new Credit Purchases posted to your account and subtracting any payments as received and credits posted to your account, but excluding any unpaid Interest Charges.

Average Daily Balance Method (including Current Transactions) for Cash Advances/Balance Transfers

The Interest Charge on Cash begins to accrue on the date each cash item is posted to your account. The Interest Charge on Cash Advances/Balance Transfers begins to accrue on the date you obtain the Cash Advance/Balance Transfer or the first day of the billing cycle in which it is posted to your account, whichever is later. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, 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 Cash Advance/Balance Transfer Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) and any new Cash Advance/Balance Transfers and subtracting any payments received or credits posted to your account, but excluding any unpaid Interest Charges.



Deposits Insured Up to \$500,000. \$250,000 by the National Credit Union Administration, a U.S. Government Agency, and \$250,000 by ESI, a licensed property and casualty insurer. ESI is not a government agency.