

## WHAT TO DO IF YOU BELIEVE YOU FOUND AN ERROR ON YOUR STATEMENT

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

### Write us at:

State Employees Credit Union  
Attn: Member Services  
813 St. Michaels Drive  
Santa Fe, NM 87505

Write 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 on your statement. To dispute or report inaccuracies in information about your accounts. Include with the dispute the following available information:

- Tell us your name and account number (if any). Full name (First, Middle, Last), complete address, the account number or other information to identify the account being disputed, last four digits of your social security number, date of birth.
- 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. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation.
- Tell us the dollar amount of the suspected error.

In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you and notify us of any errors.

### Notify Us in Case of Errors or Questions about Your Account Statement

If you believe your statement is incorrect or if you need more information about a transaction on your statement, including errors or questions about your electronic transfers (Transfers through automated teller machines (ATMs), Point of sale terminals, Automated clearing house (ACH) systems, telephone bill payments plan where periodic or recurring transfers occur, remote banking programs, and remittance transfers).

If you feel this error is due to an automatic clearing house (ACH) you have the right to cancel the transfer or payment by mailing us a letter. This letter must reach us at least 3 business days prior to the scheduled payment occurring.

### Notify Us in Case of Errors or Questions about Your Statement of Loan Accounts, Home Equity Line of Credit, Credit Card

If you think your loan account statement is incorrect, or if you need more information about a transaction on your statement, write to use as soon as possible to the address above.

**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 within this time. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

State Employees Credit Union may furnish information about deposit accounts to our Collections department. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at the address above.

**If Your Account has a Negative Balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge-off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to the Collections department. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

**Credit Card Billing Rights Summary:** 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, the following must be true:

1. 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; and
2. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the above address.

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.