

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 Bill

If you think your statement is incorrect, or if you need more information about a transaction on your statement, write us at the return address shown on the front of 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 bill automatically from your savings or checking account, 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. Within 90 days, we must either correct the error or explain why we believe the bill was 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 bill that are not in question.

If we find that we 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 bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

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.

WHITE RIVER CREDIT UNION FUNDS AVAILABILITY SCHEDULE

White River Credit Union’s (WRCU) general policy is to make funds from a deposit available for withdrawal on the **first** day after the day it receives the deposit. However, funds from certain deposits may be available earlier or later. See **availability timeline below**. Once the funds are available, they may be withdrawn for cash or used to pay share drafts written and debit card transactions initiated.

Availability Timeline

<i>When a deposit is made by...</i>	<i>Deposited funds are available...</i>
Electronic Direct Deposit Wire Transfers Cash	The same business day
Check Deposit by Night Drop	The second business day after deposit but see “Longer Delays May Apply” below
Deposit by WRCU ATM by Cash	If the ATM deposit occurs on a business day by 2:00 PM, those funds will be available the next business day. If the ATM deposit occurs after 2:00 PM, or on a non-business day, funds will be available on the 2 nd business day following the transaction
Deposit by WRCU ATM by Check	If the ATM deposit occurs on a business day by 2:00 PM, those funds will usually be available the next business day. If the ATM transaction occurs after 2:00 PM, or on a non-business day, funds will usually be available on the 2 nd business day following the transaction. See “Longer Delays May Apply” below
Deposit by Falcon Network ATM	This is dependent upon the funds availability policy of the financial institution that owns or operates the ATM

What is a “Business Day?”

Our business days are Monday through Friday, we are open on Saturday mornings in Randolph only. ATM settlement occurs Monday through Friday only. Holidays are not considered business days. If you make a deposit before 4:00 PM in our Bethel office; 5:00 PM in our Rochester and Randolph offices; 12 noon Saturday in our Randolph office; or 6:00 PM Friday in any of our offices on a business day that WRCU is open, WRCU will consider that day to be the day of your deposit. If you make a deposit **after** 4:00 PM in our Bethel office; 5:00 PM in our Rochester and Randolph offices; 12 noon Saturday in our Randolph office; 6:00 PM Friday in any of our offices; or on a day WRCU is not open, WRCU will consider that the deposit was made on the next business day WRCU is open.

Longer Delays May Apply

Funds from check deposits may not be available according to the timeline described above. In these cases the first \$200.00 of the deposit will be available the next business day.

Funds from check deposits may be delayed for up to 5 additional business days if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.