

**All notifications of errors and requests for information must be received in writing.**

**Mail:** PO Box 576, Seattle, WA 98111-0576  
**Email:** accounts@inspirusCU.org  
**Fax:** (206) 676-3690

**Notification of Credit Transaction Errors**

This section outlines your rights and our responsibilities after we receive your written notice of a credit transaction error. 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 was correct.

After we receive your letter, we can't 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 don't have to pay any questioned amount while we're investigating, but you're still obligated to pay the parts of your bill that aren't in question.

If we find that we made a mistake on your statement, you won't 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'll have to make any missed payments on the questioned amount. In either case, we'll send you a statement of the amount you owe and the date it's due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation doesn't satisfy you and you write to us within 10 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 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 statement was correct.

**IMPORTANT: Please examine this statement immediately. We'll assume that the balances it shows are correct unless you notify us of any disagreement within 60 days.**

**Notification of Mortgage Servicing Error**

This section outlines the mutual rights and responsibilities by both parties in reporting an error within your mortgage information on your statement. If an error is found, in a written request, the borrower must provide their name, loan account information, and detailed information about what they believe may be displaying in error. In receiving a written request, the credit union must acknowledge the notice of error in writing within 5 days (excluding weekends and holiday) or, conduct an investigation and provide the borrower written notification that no error has occurred. The credit union must either correct the error or notify the borrower that no error has occurred: not later than 7 days (excluding weekends and holidays) after the credit union receives a complaint that payoff balance was not provided with the timeframe required; or not later than 30 days for all other asserted errors.

**Mortgage Information Request**

This section outlines the mutual rights and responsibilities by both parties in a borrower-initiated information request. In a written request, the borrower must provide their name, loan account information, and the information being requested. Upon receiving the request, the credit union must acknowledge the request in writing within 5 days (excluding weekends and holidays). The credit union must provide the borrower with the requested information in writing including a telephone number for further assistance, or, provide the borrower written notification that states that the requested information is not available, including a reason for unavailability and telephone number for further assistance within 30 days.

**Billing Error Rights.**

**What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address below.

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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. 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:**

- 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.
- 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.**

Telephone us at 1-888-628-4010 or write us at PO Box 576 Seattle, WA, 98111-0576 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 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.

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.

**In Case of Loss or Theft of Your ATM or Visa Check Card:**

To report the loss, theft, disappearance, or suspected unauthorized use of the card, call us at (206) 628-4010 in Seattle or 1-888-628-4010 toll free. After hours, please call: 1-800-854-6219. From outside the United States call collect (410) 581-9994 to report lost or stolen Visa cards.