

## 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 STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet 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 can telephone us but doing so will not preserve your rights. In your letter, give us the following information: your name, account number, the dollar amount of the suspected error, and describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure 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 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 send statements 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 made a mistake on your statement, 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 10 days telling us that you still refuse to pay, we must tell anyone we report 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.

### 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, within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50.00. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMERS ONLY)

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To," or telephone us at the telephone number shown in the "Send Inquiries To" area as soon as you can if you think your statement of 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.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there 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 recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

## BALANCE ON WHICH FINANCE CHARGE COMPUTED

New purchases will not incur a Finance Charge on the date they are posted to your Account if you have paid the Account in full by the Payment Due Date shown on your previous monthly statement or if there was no Previous Balance. Cash advances incur a Finance Charge from the date they are posted to your Account.

The Finance Charge is figured by applying the periodic rate to the "Balance Subject to Finance Charge" which is the "Average Daily Balance" of your Account, including current transactions. The "Average Daily Balance" is arrived at by taking the beginning balance of your Account each day, adding in any new cash advances, and unless you pay your Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, adding in new purchases and subtracting any payments or credits and unpaid finance charges. This gives us the daily balance. The daily balances for the billing cycle are then added together and divided by the number of days in the billing cycle. The result is the "Average Daily Balance." The Finance Charge is determined by multiplying the "Average Daily Balance" by the number of days in the billing cycle and applying the periodic rate to the product. If your periodic rate is an index, your periodic rate(s) may vary.

No additional Finance Charges will be imposed on new purchases shown on this statement if the New Balance shown on this statement is paid in full by the Payment Due Date shown on this statement. The Payment Due Date is not less than 25 days from the Billing Cycle Closing Date shown on this statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions About Your Bill

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address shown 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 can telephone us but doing so will not preserve your rights.

In your letter, give us the following information: your name, account number, the dollar amount of the suspected error, describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in dispute while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect that amount.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods 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 not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the Merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

## HELPFUL CARD INFORMATION

Department	Type	Contact
Card Activation & PIN Change	United States	(800) 290-7893
	International	(206) 624-7998
Lost or Stolen Card	During Business Hours	(361) 991-6178
	After Business Hours	(888) 297-3416
	Online Banking or Mobile App	www.m1st.org
Declined Card Purchase Assistance	Anytime	(800) 547-3290