



FINANCIAL CREDIT UNION

STATEMENT DISCLOSURE INFORMATION

COMPUTATION OF FINANCE CHARGE

The **FINANCE CHARGE** is computed by multiplying the unpaid balance by the daily periodic rate and multiplying the result by the number of days since the last payment, except when advances are added to the loan, the

FINANCE CHARGE is computed on the balance from the date of last payment to the date of the additional loan, then on the total outstanding balance to the date of payment at the daily periodic rate.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your EZ ACCESS LINE OF CREDIT or HOME EQUITY LINE OF CREDIT BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Arbor Financial CU, 1551 S. 9th St., Kalamazoo, MI 49009 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 unsure about.

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



TO RECONCILE CHECKING ACCOUNT ONLY		
List checks outstanding – Not charged to Checking account according to Statement		
Check Number	\$	
Total Outstanding Checks	\$	
Ending Balance for checks from this statement	\$	_____
Add deposits not listed on this statement (if any)	\$	_____
Sub-Total	\$	_____
Subtract total outstanding checks	\$	_____
Balance Should agree with check register balance after deducting service charge or other charges not in your check register (if any).	\$	_____

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at: ARBOR FINANCIAL CREDIT UNION • 1551 S. 9TH STREET • KALAMAZOO, MI 49009 or telephone us at 269.375.6702 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 of receipt. We must hear from you in writing 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 (20 business days for new accounts less than 30 days old), 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.