

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 Ent Credit Union (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 to us on a separate sheet of paper at the address listed below. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You can notify us by telephone, but doing so will not preserve your rights.

In your letter, provide us with 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 Open-End Account (LOC) automatically from your savings account, checking account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Please send inquiries or disputes to:

Ent Credit Union
Fraud Management Department
P.O. Box 15819, Colorado
Springs Colorado 80935-5819

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days of receipt of your written notice, unless we have corrected the error by then. Within ninety (90) days of receipt of your written notice, we must either correct the error or explain to you 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 during our investigation. We can continue to send statements to 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(s) while we are investigating, but you are still obligated to pay the amounts 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 the erroneous amount or any finance charges related to any erroneous amount. If we didn't make a mistake, you may have to pay finance charges, including applicable interest and fees, and you will have to make up any missed payments on the questioned amount(s). In either case, we will send you a statement for the amount you owe and the date that it is due. If you fail to pay the unquestioned amount(s) within ten (10) days we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us you still dispute the amount(s) owing, we must tell anyone we report you to regarding the delinquency that you are disputing amount(s) owing on your statement. And, we must tell you the name of anyone we reported you to regarding the delinquency. We must tell anyone we report you to that the matter has been settled between us when it finally is settled.

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

Your Rights If You are Dissatisfied With Your 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 (2) limitations on this right:

1. 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
2. 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.

You can find all of Ent's disclosures at Ent.com/Legal.