

ERROR RESOLUTION NOTICE

KEEP THIS NOTICE FOR FUTURE USE

In Case of Errors or Questions About Your Statement Containing Electronic Funds Transfers (EFTs)

Contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Submit inquiries to:

- Toll-free: 800-328-1935 (24/7)
- U.S. Mail: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945
- Electronically through Alliant Online Banking:
 - (1) Log in to online banking
 - (2) Select "Messages" on the right to compose your secure message
 - (3) Make sure to include "Error Resolution" in the subject line

In your communication:

- (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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. Any Teen Checking Visa Debit Card error resolution will require a signature from a parent or guardian.

In Case of Errors or Questions Regarding Your Statement

Send notice of discrepancies, questions or requests for more information regarding a transaction on your statement to:

- U.S. Mail: Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945
- Electronically through Alliant Online Banking:
 - (1) Log in to online banking
 - (2) Select "Messages" on the right to compose your secure message
 - (3) Make sure to include "Error Resolution" in the subject line

In your communication, please provide the following information:

- (1) Your name and member account number
- (2) The dollar amount of the suspected error and date
- (3) Describe the error or the transaction and explain as clearly as you can why you believe there is an error

We must receive written notice from you no later than 60 days after we sent the first statement on which the problem or error appeared, and at least three 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 (including electronically). You may telephone us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. Within 90 days, we must either correct the error or explain why we believe the statement was correct. 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.

You are not obligated to pay the amount in question during the investigation process; however, you are obligated to pay the remaining parts of your account that are not in dispute.

While we investigate your inquiry, we cannot report your account as delinquent or take any action to collect the amount in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. We can apply any unpaid amount against your credit limit.

If, after the investigation, 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 (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.

Special Rules for Credit Card Purchases

If you have a problem with the quality of products or services that you purchased with your Alliant 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 products or services. To use this right, all of the following must be true:

- (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 the purchase price must have been more than \$50
- (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify
- (3) You must not yet have fully paid for the purchase

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the products or services. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address or website listed above. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.