

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth-in-Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - a. Do not write on the bill. On a separate sheet of paper write the following:
 1. Your name and account number, if any.
 2. A description of the error and an explanation as best you can why you believe the bill is incorrect. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge. Do not send in your copy of a sales slip or other document unless you have a duplicate copy for your records.
 3. The dollar amount of the suspected error.
 4. Any information (such as your address) which you think will help us identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to our address as shown on the statement. Mail it as soon as you can, but in any case early enough to reach us within sixty (60) days after the bill was mailed to you.
YOU MAY TELEPHONE YOUR INQUIRY, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS UNDER THE LAW.
2. We must acknowledge all letters regarding possible errors within thirty (30) days of receipt of your complaint unless we are able to make the correction before that time. Within ninety (90) days after receiving your letter, we must either correct the error or explain why we believe it to be correct. Once we have explained the bill, we have no further obligation to you even though you may still believe there is an error, except as provided in paragraph five (5) below.
3. After notification is received by us in writing neither we nor an attorney nor a collection agency, may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you and the disputed amount can be applied against your credit limit. Until we have answered your inquiry, you cannot be threatened with damage to your credit limit. Until we have answered your inquiry, you cannot be threatened with damage to your credit rating or suit for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent. **However, you remain obligated to pay that part of your bill not in dispute.**
4. If we have made an error on your bill, you will not have to pay finance charges on the amount in dispute. If no error existed, finance charges may be added for the amount in dispute, and any missed payments or minimum payments will have to be made up on the disputed amount. Unless you have agreed that your bill was correct, we must send you a written notification of what you owe, and you must be given the same time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges can be charged to you on the disputed amount.
5. If our explanation of the error fails to satisfy you and you notify us **in writing** (within **ten (10) days** after receiving our explanation) that you still refuse to pay the disputed amount, we then may report the account to credit bureaus and other creditors as delinquent, and we may pursue regular collection procedures. However, we must also report that the account is in dispute and that you do not feel you owe the amount disputed, and we must advise you to whom such delinquent reports have been made. When a settlement is reached, we must report the subsequent resolution to anyone whom we have previously advised of your delinquency.
6. If we do not follow these rules, we are not allowed to collect the first fifty dollars (\$50.00) of the disputed amount and finance charges, even if the bill turns out to be correct.