NAME OR ADDRESS CHANGE

PLEASE CHECK YOUR NAME AND ADDRESS ON THE FRONT OF THIS STATEMENT. IF NOT CORRECT, COMPLETE THIS FORM BY PLACING AN X IN FRONT OF ITEM(S) TO BE CHANGED AND RETURN TO KENNEDY SPACE CENTER FEDERAL CREDIT UNION.

☐ Member's Name _____ ☐ Work Phone _____ ☐ Home Phone _____

☐ Email Address _____

☐ Address (including Apartment No.)_____

☐ City and State _____ Zip Code _____

Signature _____ DETACH AND RETURN TO THE CREDIT UNION

BILLING RIGHTS NOTICE

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. Write to us 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 and member 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 a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

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, or, if not within your home state, within 100 miles of your current mailing address; and (b) 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.

DATES SHOWN ARE THE DATES THE CREDIT UNION POSTED THE AMOUNTS TO YOUR ACCOUNT

The **FINANCE CHARGE** is computed by multiplying the unpaid balance by the daily periodic rate (at equivalent **ANNUAL PERCENTAGE RATE**) applied to the unpaid balance at the time of the loan payment for the period that balance was outstanding. The balance used to compute the finance charge is the actual outstanding unpaid principal balance each day after credits are subtracted and new advances or other charges are added.

NOTE: (1) All **finance charges** are interest.

NOTE: (2) A report (Mortgage Loan Disclosure Statement) in compliance with Regulation C, Home Mortgage Disclosure Act of 1975 (Title III of Public Law 94-200); 89 STAT, 1125 et seq.) is available to members at the Credit Union listed on the reverse side of this statement of account below the words "Direct Inquiries to..."

BILLING ERRORS

In case of errors or questions about electronic funds transfers from your savings and checking accounts, or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at:

KENNEDY SPACE CENTER FEDERAL CREDIT UNION
ACCOUNT SPECIALIST
300 S. PLUMOSA STREET, MERRITT ISLAND, FL 32952

Business Days: Monday through Friday, Excluding Federal Holidays
Phone: 321-455-9400 • 800-662-5257

MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST

- Tell us your name and account number.
- Describe the error or 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.
- 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 tell you the results of our investigation 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 forty-five (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.

We will tell you the results within three (3) business days of completing our investigation. If we decide that 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.

* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

** If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

NOTE: If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

DRAFT REGISTER RECONCILIATION

DRAFTS AND WITHDRAWALS OUTSTANDING
(Not Charged To Account As Of Closing Date)

DRAFT NO.	AMOUNT
	$
TOTAL	
BALANCE SHOWN ON THIS STATEMENT	
ADD DEPOSITS NOT CREDITED ON THIS STATEMENT	$
TOTAL	$
SUBTRACT ITEMS OUTSTANDING DRAFT REGISTER	$
BALANCE	$

PLEASE RETAIN THIS STATEMENT, IT IS YOUR PERMANENT RECORD OF ACCOUNT.