

Point Breeze Credit Union

FINANCE CHARGE COMPUTATION

You can avoid FINANCE CHARGE on Purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from the date they are posted to your account, will be subject to FINANCE CHARGE. Cash advances are always subject to FINANCE CHARGE from the date they are posted to your account. FINANCE CHARGE (interest) is calculated by multiplying 1/12 of your annual percentage rate by the average daily balance of purchases and cash advances. The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your Previous Balances, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we make during the statement period. The daily principal balances are totaled and divided by the number of days in the statement period, to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied. If your payment is more than 10 days past the statement due date, you will be charged a late charge equal to 20% of the interest due or \$10, whichever is greater. At no time will the late payment fee exceed the greater of \$25 or the minimum payment due.

Please send payments to:
Point Breeze Credit Union
11104 McCormick Road
Hunt Valley, MD 21031

Posting of payments sent to any other address may be delayed.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you believe your statement is wrong, or you need more information about a transaction on your statement, write us on a separate sheet at the address shown on your statement 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 may telephone us but doing so will not preserve your rights (for Consumer Accounts).

In your letter, provide the following information:

- 1) Your name and account number
- 2) The dollar amount of the suspected error
- 3) Describe the error and explain, if you can, why you believe there is an error.

If you have authorized us to pay your credit card bill automatically from your Point Breeze Credit Union account, you can stop the payment on the amount you believe is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Consumer Accounts:

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During that same time, we may not take any action to collect disputed amounts or report disputed amounts as delinquent. This is a summary of your rights. A full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both on request and in response to a billing error notice.

SPECIAL RULE FOR CREDIT CARDS

If you have a problem with the quality of property or services that you have 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 to 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.

Visa's Zero Liability Policy covers U.S. issued Cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial Card transactions. Cardholder must notify the Credit Union promptly of any unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMER ACCOUNTS)

We must hear from you no later than 60 days after we sent you the first statement on which the error appeared. You may notify us either in writing or orally. You may be required to provide a written confirmation of the error within 10 business days of an oral notice to us.

- 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 and date of the suspected error.

We will promptly investigate the suspected error or question, and if we take more than ten (10) business days to do this, we will recredit your account for the amount you believe is in error so that you will have the use of the money during the time it takes us to complete our investigation. The investigation may take up to 45 days. If we determine that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

How to reach us:
Point Breeze Credit Union PBCU.com
Attn: EFT Department mail@PBCU.com
11104 McCormick Road 410.584.7228
Hunt Valley, MD 21031 888.233.7228

To request a copy of the account agreement and disclosures, containing terms, fees, and rate information, and more information regarding electronic transfer errors, please stop by one of our offices, call our Member Service Center at 888.233.7228, or email us at mail@PBCU.com.

IF YOU BELIEVE THAT YOUR CARD HAS BEEN LOST OR STOLEN, IMMEDIATELY CALL 800.472.3272.

How to reach us:
Point Breeze Credit Union PBCU.com
Attn: Card Services mail@PBCU.com
11104 McCormick Road 410.584.7228
Hunt Valley, MD 21031 888.233.7228

TO CHANGE YOUR ADDRESS, PLEASE DO ONE OF THE FOLLOWING:

- Login to Online Banking at PBCU.com; select My Profile and click on Edit next to Contact information, or
- Download a Change of Address form at PBCU.com; select Forms & Applications from the home page or under the Resources tab and follow the instructions on the form, or
- Write a letter* and send it to:
Point Breeze Credit Union
ATTN: Member Service Department
11104 McCormick Road
Hunt Valley, MD 21031

*Letter must be notarized and must contain: Name, Member Number, Old and New Address, Effective Date, and Authorized Signature.

Questions? Please call 888.233.7228 or send an email to mail@PBCU.com.

**Federally Insured by NCUA
Equal Housing Opportunity**

Thank you for choosing Point Breeze Credit Union for easy, reliable banking.