

## **NOTICE OF CHANGES IN NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS:**

In accordance with federal law, insurance coverage on noninterest-bearing accounts returned to the permanent level of up to \$250,000 as of January 1, 2013, which makes these accounts subject to the same insurance coverage levels as all other accounts in a credit union. For more information, visit <http://webapps.ncua.gov/ins/calculator.html>

### **YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

The following summary explanation of your rights to dispute or question statements applies only to those statements for OPEN-END LOAN TYPE(S) on the front of this Statement of Accounts.

### **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 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 can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

## **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone or write us as soon as possible, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (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 investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account 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.

How to reach us:

Point Breeze Credit Union

Attn: EFT Department

11104 McCormick Road

Hunt Valley, MD 21031

[www.pbcu.com](http://www.pbcu.com)

[mail@pbcu.com](mailto:mail@pbcu.com)

410.584.7228

1.888.233.7228

To request a copy of the account agreement and disclosures, containing terms, fees and rate information, please stop by one of our offices, call our Member Service Center at 410.584.7228 or email us at [mail@pbcu.com](mailto:mail@pbcu.com).

**Federally Insured By NCUA**

**Equal Housing Opportunity**