

Point Breeze Credit Union

NOTICE OF CHANGES IN NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

In accordance with federal law, insurance coverage on non-interest-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 the 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 LINE OF CREDIT(LOC) LOAN TYPES on the front of this Account Statement.

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.

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.

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.

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.

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.

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

**Federally Insured by NCUA
Equal Housing Opportunity**

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

Consumer/Loan Account Statement Terms
Effective 2/1/2022