

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

If your payment is received after the due date stated in your note and disclosure, a late charge will be assessed.

In case of errors or questions about your electronic transfers, please contact us.

Write or telephone us at the address or phone number listed to the right as soon as possible if you think your statement or an automated teller machine receipt is wrong or if you need more information about a receipt or transfer on the accompanying statement. For consumer accounts we must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. For all other accounts, we must hear from you no later than 33 days after the mailing date of the first statement on which the error or problem appeared.

The following information is necessary to complete your request 1) Your name and account number, 2) a description of the error or transfer in question, and 3) the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will promptly, usually within 10 business days, correct the error or send you a written explanation of our reasons for believing no error occurred. If this takes more than 10 business days, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For all other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at the address shown to the right as soon as possible. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.

For consumer accounts, you must notify us of any discrepancies or errors within 60 days from the date we mailed the statement to you. For all other accounts, we must hear from you no later than 33 days after the mailing date of the first statement on which the error or problem appeared.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue

to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

Contact information for inquiries or to report errors:

By telephone: 888-336-2700

In Writing: Member Service, P.O. Box 6048
Dearborn, MI 48121-6048

For other inquiries:

DFCU Financial Board of Directors
P.O. Box 1788, Dearborn, MI 48121-9851

For loan accounts:

The balance or balances used to calculate any INTEREST CHARGE for open-end credit reported on this statement are shown in the "Balance" section. When you borrow money, we add it to the unpaid balance, if any, you previously borrowed. When you make a payment, we apply it to the unpaid balance after deduction of late fees, if any, and INTEREST CHARGE due.

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DFCU Financial
is an equal opportunity lender.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency