

# Wyrope Williamsport FCU

Direct Inquiries to:  
(570) 323-5188

9 a.m. - 4 p.m. Monday and Tuesday  
8 a.m. - 6 p.m. Wednesday through Friday

**Your Billing Rights - Keep this notice for Future Use**

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

**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 account 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 your Credit Card Account automatically from your share account, share draft account, or through payroll deduction, 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.

**Your Rights And Our Responsibilities After We Recieve Your Written Notice.** We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of th amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

**A. Complete this section to balance your checkbook!**

1. Enter "Ending Balance" amount from your statement: \_\_\_\_\_
2. Enter any deposits you made that are not listed on this statement, including ATM deposits:
 

+ _____
+ _____
+ _____
3. Add lines 1 and 2 \_\_\_\_\_
4. In part B, list any checks you wrote that are not shown on your statement. Including ATM withdrawals phone and flexsteller transfers.  
Place total on this line: \_\_\_\_\_
5. Subtract line 4 from line 3 = \_\_\_\_\_

The balance on line 5 should be the balance you have in your checkbook. If you don't balance, check the following:

- Is your addition and subtraction correct in your register and in sections A and B
- Does the dollar amount of your check register match the dollar amount on this statement.
- Are all deposits and withdrawals accounted for?

**B. Checks and withdrawals that are not on this statement.**

Check Number	Amount
<b>Total</b>	

**Please Keep us Informed of Name and Address Changes**  
Please check your Name(s) and Address on the front of this statement, if not exactly correct, please contact the credit union in writing.