

DAILY BALANCE METHOD (INCLUDING CURRENT TRANSACTIONS): We figure the INTEREST CHARGE on your PowerLine loan account by applying the daily periodic rate to the “daily balance” of your loan account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your loan account each day, add any new advances and fees, and subtract any payments or credits. This gives us the daily balance.

PAYING INTEREST: You will be charged INTEREST from the transaction date. The daily INTEREST CHARGES for each day of the billing cycle are added together to determine the total INTEREST CHARGE for the billing cycle.

BILLING RIGHTS STATEMENT

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: Pacific Service CU

PO Box 8191

Walnut Creek, CA 94596-8191

You may also contact us via email at: service@pacificservice.org

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 bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or electronically. 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC

TRANSFERS Telephone us at (888) 858-6878 or write us at:

Pacific Service CU

PO Box 8191

Walnut Creek, CA 94596-8191

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

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit 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.

NEGATIVE CREDIT REPORT DISCLOSURE: We may report information about your account to credit

bureaus. Late payments or other defaults on your account may be reflected in your credit report.

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