

PERIODIC STATEMENT DISCLOSURE FOR OPEN-END LOANS

The periodic rate and ANNUAL PERCENTAGE RATE is subject to change on loans marked 'variable.' The periodic rate used in calculating the FINANCE CHARGE is the daily periodic rate shown on the statement. The ANNUAL PERCENTAGE RATE is shown on the statement.

FINANCE CHARGE

A FINANCE CHARGE will be imposed each day on the unpaid principal balance of this loan. The unpaid balance is the amount outstanding on the loan at the close of each business day after all transactions, including payments and new borrowings have been entered. The FINANCE CHARGE begins to accrue from the day a loan advance is taken. The FINANCE CHARGE for each day is computed by multiplying the unpaid principal balance by 1/365 of the ANNUAL PERCENTAGE RATE disclosed in the current Credit Union Loan Guide brochure or as adjusted according to the Variable Rate provisions set forth in the initial disclosure statement. The daily FINANCE CHARGES for each day of the billing cycle are added together to determine the total FINANCE CHARGE for the billing cycle.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:

If you think your loan statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet and send to Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596-8191 as soon as possible. We must hear from you no later than sixty (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 unsure 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 questions, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or service that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596-8191 or telephone us at (888) 858-6878 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 sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may also call us at (888) 858-6878 and we will advise you whether or not a preauthorized transfer has been made.

- Tell us your name and account number
- 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
- 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 recredit 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.

NEGATIVE CREDIT INFORMATION

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