

Please remit payment in the enclosed envelope or to: Pacific Service CU, P.O. Box 60033, City of Industry, CA 91716-0033. Do not include other payments/deposits with your Visa payment. If you do, crediting of the additional payments/deposits will be delayed.

In case of errors or inquiries about your statement of account call or write Pacific Service CU at P.O. Box 8191, Walnut Creek, CA 94596-8191 or call us at (888) 858-6878.

The Annual Percentage Rate and Daily Periodic Rate are subject to change on accounts marked variable (v).

FINANCE CHARGE CALCULATION – AVERAGE DAILY BALANCE (INCLUDING CURRENT TRANSACTIONS):

A Periodic **FINANCE CHARGE** for a billing cycle is calculated on the closing date of your statement by multiplying the Average Daily Balance of your account (including current transactions) by the applicable Daily Periodic Rate and by the number of days in the billing cycle. To get the “Average Daily Balance” we take the beginning balance of your Account on each day of the billing period, add any new Purchases or Advances, and subtract any payments or credits, and any unpaid **FINANCE CHARGES** and Late Charges. This gives us the daily balance. Then, we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “Average Daily Balance.” Actual **FINANCE CHARGES** are shown on a prior page of this eStatement.

GRACE PERIOD: We will not assess any **FINANCE CHARGES** on Purchase balances if you pay the New Balance shown on your monthly statement by the Payment Due Date on a prior page of this eStatement. This grace period will always be at least 25 days long. There is no grace period for Cash Advance transactions.

FINANCE CHARGES on Cash Advances begin on the date the advance is posted to your account and continue to accrue until the date the advance is paid in full.

NEGATIVE CREDIT INFORMATION: 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.

ARC TRANSACTION DISCLOSURE

By providing a check for your Visa payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If processed as an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. If you prefer not to have your check converted to the one-time electronic fund transfer process, call us at (888) 858-6878.

Billing Rights Summary

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR PERIODIC STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your periodic statement, write to us at Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596-8191 as soon as you can. 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 you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information

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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services 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 property or services.

You have this protection only when the purchase price was more than \$50 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

If you think your statement or receipt is wrong, or if you need more information about a transfer on your periodic statement or receipt, call us at (888) 858-6878 or write to us at the address listed above as soon as you can. We must hear from you no later than **60 days after we sent you the FIRST statement** on which the error or problem appeared.

- Tell us your name and account number
- Tell us the dollar amount of the suspected error
- Describe the error or 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

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.

STOP PAYMENT OF PREAUTHORIZED VISA PAYMENT

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your request must reach us three business days before the payment is scheduled to occur. If you want to know whether a preauthorized payment has occurred or request a stop payment, you can call us at (888) 858-6878. If you call to request a stop payment, we may also require you to put your request in writing and get it to us within 14 days after your call.