

## **HELOC Periodic Statement Disclosures**

This Account contains provisions for a variable ANNUAL PERCENTAGE RATE (APR). Your APR may vary.

### **Billing Rights Summary**

#### **Notification In Case Of Errors Or Questions About My Statement**

If I think my statement is wrong, or if I need more information about a transaction on my statement, I must write to you on a separate sheet at the address listed on my statement. I should write to you as soon as possible. You must hear from me no later than sixty (60) days after you sent me the first statement on which the error or problem appeared. I can telephone you, but doing so will not preserve my rights.

In my letter, I should give you the following information:

- My name and Account number
- The dollar amount of the suspected error
- Describe the error and explain, if I can, why I believe there is an error. If I need more information, describe the item I am not sure about.

I do not have to pay any amount in question while you are investigating, but I am still obligated to pay the parts of my bill that are not in question. While you investigate my question, you cannot report me as delinquent or take any action to collect the amount I question.

#### **In Case Of Errors or Questions about My Electronic Transfers**

Telephone you at (888) 858-6878 or write you at Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596-8191 as soon as I can, if I think my statement or receipt is wrong or if I need more information about a transfer on the statement or receipt. You must hear from me no later than 60 days after you sent me the FIRST statement on which the error or problem appeared.

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

You will investigate my complaint and will correct any error promptly. If you take more than 10 business days to do this, you will credit my account for the amount I think is in error so that I will have the use of the money during the time it takes you to complete your investigation.

#### **How You Determine the Balance on Which My Total FINANCE CHARGE is Computed**

You will figure the FINANCE CHARGE on my Account by applying the daily periodic rate to the unpaid balance of my Account. To get the unpaid balance, you will take the ending balance on my Account each day, after adding any new advances and subtracting any payments or credits. This gives you the unpaid balance.

#### **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.