



SUFFOLK FEDERAL CREDIT UNION  
3681 Horseblock Road  
PO Box 9005  
Medford, NY 11763  
631.924.8000  
[www.suffolkfcu.org](http://www.suffolkfcu.org)

# Your Billing Rights

Please keep this notice for future use  
See reverse side for additional information

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

## WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

Applies to Consumer Lines of Credit and Consumer Credit Cards

If you think there is an error on your statement, write to us at: Suffolk Federal Credit Union, PO Box 9005, Medford, NY 11763.

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 you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

## WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we report you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

## YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Suffolk Federal Credit Union, PO Box 9005, Medford, NY 11763. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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

## **NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL**

Applies to Home Equity Lines of Credit (HELOCs)

If you think your bill is incorrect or if you need more information about a transaction on your bill, write to us at Suffolk Federal Credit Union, PO Box 9005, Medford, NY 11763. Write to us as soon as possible. We must hear from you no later than 60 days after we sent your FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Your letter must contain the following information:

- your name and account number
- the dollar amount of the suspected error, and
- a description of the error and explanation of why you believe there is an error. If you require more information, describe the item for which you need further information.

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 letter must reach us three business days before the automatic payment is scheduled to occur.

## **YOUR RIGHTS AND SUFFOLK FEDERAL'S RESPONSIBILITIES AFTER RECEIPT OF 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 the error or explain to you in writing why we believe the bill was correct.

After we receive your letter, we cannot try to collect the amount in question, or report you as delinquent. We can continue to send bills to you for the amount in 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 obligated to pay the portion of your bill that is not in question.

If we find an error did occur on your bill, you will not have to pay any finance charges related to any questioned amount. If we determine that an error did not occur, you will 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 bill for the amount you owe and the date that it is due.

If you fail to make the payment 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 (10) days informing us that you still refuse to pay, we must tell the parties to whom we report that you have a question about your bill. In addition, we must inform you of the names of the parties to whom we report. When the matter is finally settled between us, we must inform the parties to whom we report. If these rules are not adhered to, we cannot collect the first \$50 of the questioned amount, even if the bill was correct.

## **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Applies to Electronic Fund Transfers on Consumer Accounts

In case of errors or questions about electronic fund transfers from your share (savings) and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears.

Call us at: (631) 924-8000 or (866) 744-2384 Or write to: Suffolk Federal Credit Union, PO Box 9005, Medford, NY 11763

- Tell us your name and account number.
- Describe the error or the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)\* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45\*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)\* business days 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

\* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to credit your account for the amount you think is in error.

\*\* If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions or territories, we will have 90 days instead of 45 days to investigate the error.