

IMPORTANT INFORMATION REGARDING THE COMPUTATION OF YOUR LOAN BALANCE AND LOAN FINANCE CHARGES:

The balance on which the finance charge is completed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance on your account is multiplied by the corresponding daily rate. The sum of these charges is the finance charge you owe on the loan account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. 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 and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about

You do not have to pay any questioned amount 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 question we cannot report you as delinquent or take any action to collect the amount in question.

THE FOLLOWING PROCEDURE IS FOR RECONCILING YOUR CHECKING ACCOUNT ONLY:

<p>Step 1</p> <p>Obtain your account register and check of the following items listed on your Checking Account. (1) Personal checks (2) Cash dispenser uses (3) Automatic Transfers (4) Deposits. If any of the above items (1) thru (4) are on your Checking Account, but not in your account register, then verify that they are your items. If so, then record them in your account register and adjust your register balance.</p>	<p>Step 2</p> <p>Enter each credit union charge against your Checking Account into your register and adjust your register balance</p>																																																																																																		
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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (561) 686-4006

OR

Write us at 3469 Summit Boulevard, West Palm Beach, Florida 33406-4193

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than

60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.

2. 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.

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 have use of the money during the time it takes us to complete our investigation. (If the error you assert is an authorized Visa debit card transaction, other than a cash disbursement

at an ATM, we will credit your account within 5 business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within

10 business days.) 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 10 business days to credit your account.