



YOUR BILLING RIGHTS AND ERROR RESOLUTION

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us in case of Errors or Questions about your Statement.

If you think your statement is incorrect or if you need more information about a transaction on your statement, write us at PO Box 490, Los Alamos, NM 87544. 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 (1) Tell us your name and account number (2) Describe the error or 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 re-credit 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.

In case of Errors or Questions about your Electronic Transfers (for consumer¹ accounts only).

Write us at the above address, or call us at 800.392.7629 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 60 days after we sent you the first statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the 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. (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 will have the use of the money during the time it takes us to complete our investigation.

¹ Consumer accounts are those used primarily for personal, family or household purposes.

Notify us in case of Errors or Questions about your Bill (Loan Statement).

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at PO Box 490, Los Alamos, NM 87544, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 (1) Your name and account number (2) The dollar amount of the suspected error (3) 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 portion that are not in question. While we investigate your question(s), 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 services that you purchased with a 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 goods or services. You have protection if (a) You made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price was \$50 or more. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Your Rights and our Responsibilities after we receive 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 why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you 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 still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may 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 statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.