

PERIODIC STATEMENT DISCLOSURES

Notify Us In Case of Errors or Questions About Your Bill/Statement

If you think your bill is wrong or if you need more information about a transaction on your bill, call us at 888-499-FIRE (3473) or write us as soon as possible. Fax your letter to 415-674-4681 or mail it to:

SF Fire Credit Union
Cardholder Disputes/Fraud Disputes
3201 California Street
San Francisco, CA 94118

Please Include in your letter:

- YOUR NAME
- LOAN NUMBER
- Transaction amount, purchase date and merchant's name.
- Explanation of why you are disputing the charge.
- What steps have been taken to resolve the dispute with the merchant (only if you have participated in the transaction).
- Include copies of any pertinent documentation to help prove your case (receipts, brochures, proof of return, contract, etc.).

If you have authorized us to pay your credit card bill automatically from your savings or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

You do not have to pay any amount in question while we are investigating, but you are still obliged 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 RULE FOR CREDIT CARD PURCHASE

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 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 current mailing address (these limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services).

FINANCE CHARGES

The Finance Charge on your account is based upon the Unpaid Average Daily Balance of Purchases and Cash Advances. You will have a twenty-five (25) day grace period (on average) for purchases when you pay the balance in full by the payment due date on your billing statement. If you do not pay your new balance in full by that date, you will be assessed a finance charge on the outstanding balance and on future purchases from the date they are posted to your account. A finance charge continues to be charged until you pay off the balance in full.

The finance charge is computed by multiplying a monthly periodic rate equal to $\frac{1}{12}$ of the Annual Percentage Rate to the average daily balance. The average daily balance is the sum of the unpaid principal balance on each day of the month (for Purchases, and for Cash) divided by the number of days in the month. We determine the unpaid principal balance on any day by:

- for Purchases, adding any purchases and "purchase debits" to the previous day's "purchase balance", and subtracting any "purchase" payments, and
- for Cash, adding any new cash advances or other "cash" debits to the previous day's "cash balance" and subtracting any "cash" payments. There is no grace period for cash advances.

A finance charge accrues on all cash advances (including overdraft advances) from the day the advance is posted until the cash advance is repaid.

Late Fee: If your minimum monthly payment is not paid within 15 days after the payment due date, you may be subject to a \$15 late fee.

Reporting Negative Information to Credit Reporting Agencies: 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.