

Electronic Fund Transfers

In case of errors or questions about any electronic or automatic transactions contact:

Community Central Bank
Telephone
(586) 783-4500
or write
Community Central Bank
at the address shown on the statement

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction on the statement. We must hear from you no later than **60 DAYS** after we sent you the **FIRST** statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as possible why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) for new accounts and foreign-initiated or point-of-sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have use of the money during the time it takes to complete our investigation. Since we ask you to put your complaint or question in writing, if we do not receive it within ten (10) business days, we will not re-credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) calendar days after the first deposit to the account is made, including those for foreign-initiated or point-of-sale transactions.

Your Line of Credit

Finance Charges begin on the day a loan is made. There is no period of time within which any loan may be repaid without a Finance Charge.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at the address shown on the statement as soon as possible. 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 why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.