

# U\$X FEDERAL CREDIT UNION®

## **ERROR RESOLUTION NOTICE**

In the event of an error or if you have questions about your Electronic Transfers, telephone us at 888-219-3159, write us at 1293 Freedom Rd, Cranberry Twp., PA 16066 or email us at [info@usxfcu.org](mailto:info@usxfcu.org) as soon as possible, if you think your statement or receipt is incorrect 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 the FIRST statement on which the problem or error appeared.

1. Provide 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. Provide us the dollar amount of the suspected error.

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

We will investigate and determine whether an error occurred within 10 business days after we receive notice from you and will correct any error promptly. If we need more time, 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 10 business days for the amount you believe 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 submit your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you believe is in error.

We will inform you of the results within three business days after completing our investigation. If it is determined that there was no error, we will provide you a written explanation. You may ask for copies of the documents that we used in our investigation.