



## ANNUAL DISCLOSURE NOTICE

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

**In Case of Errors or Questions About Your Electronic Transfers** Telephone us toll-free at 800-328-5328 or Write to us at Logix, P.O. Box 6999, Burbank, CA 91510 **as soon as you can** if you think your statement or receipt is wrong, shows transfers and transactions that you did not authorize, or if you need more information about a transfer listed on your 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. When reporting errors or questions:

- (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 it is an error or why you need more information, and
- (3) Tell us the dollar amount of the suspected error and the date it occurred

If you notify us orally, we may require you to send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days 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) calendar days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days 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. If we ask you to put your complaint or request in writing and we do not receive it within ten (10) business days, we may not recredit 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 provisionally credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we determine there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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### YOUR BILLING RIGHTS

#### KEEP THIS DOCUMENT FOR FUTURE USE

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

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

If you think there is an error on your statement, write to us at:

Logix  
P.O. Box 6999  
Burbank, CA 91510

You may also contact us on the Web: [www.lfcu.com](http://www.lfcu.com)

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.
- At least three (3) business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may **call us at (800) 328-5328**, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

#### What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate, whether or not there has been an error:

- 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.
- 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.

**After we finish our investigation, one of two things will happen:**

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases:**

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.  
(Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

**Logix  
P.O. Box 6999  
Burbank, CA 91510**

You may also contact us on the Web: [www.lfcu.com](http://www.lfcu.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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**IMPORTANT SAFETY TIPS WHEN USING AN ATM**

- **Be Observant of Your Surroundings.** Before, and when approaching any ATM, be alert for suspicious persons or circumstances. If you should observe any suspicious persons or circumstances, or you otherwise feel uneasy or uncomfortable with your surroundings, **do not use the ATM.** Come back at a more appropriate time or choose an ATM at another location. Report any suspicious persons to law enforcement authorities.
- **Be Ready to Transact Business.** Before approaching any ATM, have your access card and transaction ready and in your hand so you don't have to reach into your purse or wallet while standing in front of the ATM. By being ready before approaching the ATM, your transaction is quicker and safer.
- **Be Courteous to Other Users.** When approaching an ATM, which is in use, do not stand directly behind the person using the machine. Allow an adequate distance so that they may conduct their transaction securely, privately and confidentially.
- **When Transacting Business.** Continue to be observant of your surroundings. Stand between the ATM and the people waiting to use the machine so that others can't see you enter your PIN and perform your transaction. If you observe any suspicious persons or circumstances, terminate your transaction, immediately leave the area and contact law enforcement authorities.
- **Leave Quickly.** Upon completion of your transaction, retrieve your card and receipt, and immediately leave the ATM area. Do not count or otherwise expose any money received from the ATM. Maintain a safe distance between you and any stranger. If you believe that you are being followed, you should go to the nearest place where there are other people and contact law enforcement authorities.
- **Memorize your Personal Identification Number (IN).** Do not write your PIN on your Card or leave it in your wallet. Keep your PIN a secret and afford your card the same security as cash. If you suspect unauthorized use of your card, or if your Card is lost or stolen, notify us immediately. Never give Information about your Card, PIN, or accounts to strangers or inquirers on the telephone.

Users of ATMs should utilize such other precautions as may be appropriate under any particular set of circumstances. Logix expressly disclaims any and all liability as relates to the use of ATMs owned or controlled by us except as provided by statute.

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**Logix Federal Credit Union**

**Contact Center** 800-328-5328 - Weekdays 6 a.m. - 8 p.m. (Pacific Time) - Saturdays 8 a.m. - 5 p.m. (Pacific Time)

**TDD line for hearing impaired** 800-342-5977 - Weekdays 8 a.m. - 5 p.m. (Pacific Time)

**Web site:** [www.lfcu.com](http://www.lfcu.com)