

REGULATION Z DISCLOSURE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT: Telephone or write us on a separate sheet of paper as soon as you can if you think your statement is wrong or if you need more information about a transaction on your statement. Write to us at: AltaOne Federal Credit Union, P.O. Box 1209, Ridgecrest, CA 93556, or call us at (760) 371-7000, toll-free (800) 433-9727. 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, 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 not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement 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.

This is a summary of your rights. A full statement of your rights under and the credit union's responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request and in response to a billing error notice.

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 bill 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 bill you for the amount you question, including FINANCE CHARGES, and we can apply any unpaid amount against your balance. 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 no mistake was made by us, 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 that 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 we reported 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 we reported 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.

REGULATION E DISCLOSURE

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Call us at (760) 371-7000 or toll-free (800) 433-9727, or write us at P.O. Box 1209, Ridgecrest, CA 93556, just as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed 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 problem or error appeared.** Tell us (a) your name and account number; (b) the dollar amount of the suspected error and describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

We will investigate your complaint, tell you the results of our investigation within 10 business days and correct any error promptly. If we need more time, however, we may take 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 think is in error so you will have use of the money until the investigation is completed. If we ask you to write your complaint or question and we do not receive it within 10 business days we may not re-credit your account. If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

