

Please remit payment in the enclosed envelope or to:

Pacific Service CU, P.O. Box 60033, City of Industry, CA 91716-0033.

Do not include other payments/deposits with your Visa payment. If you do, crediting of the additional payments/deposits will be delayed.

The Annual Percentage Rate and Daily Periodic Rate are subject to change on accounts marked variable (v).

FINANCE CHARGE CALCULATION – AVERAGE DAILY BALANCE (INCLUDING CURRENT TRANSACTIONS): A Periodic **FINANCE CHARGE** for a billing cycle is calculated on the closing date of your statement by multiplying the Average Daily Balance of your account (including current transactions) by the applicable Daily Periodic Rate and by the number of days in the billing cycle. To get the "Average Daily Balance" we take the beginning balance of your Account on each day of the billing period, add any new Purchases or Advances, and subtract any payments or credits, and any unpaid **FINANCE CHARGES** and Late Charges. This gives us the daily balance. Then, we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance." Actual **FINANCE CHARGES** are shown on a prior page of this eStatement.

GRACE PERIOD: We will not assess any **FINANCE CHARGES** on Purchase balances if you pay the New Balance shown on your monthly statement by the Payment Due Date on a prior page of this eStatement. This grace period will always be at least 25 days long. There is no grace period for Cash Advance transactions. **FINANCE CHARGES** on Cash Advances begin on the date the advance is posted to your account and continue to accrue until the date the advance is paid in full.

NEGATIVE CREDIT INFORMATION: 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.

ARC TRANSACTION DISCLOSURE

By providing a check for your Visa payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If processed as an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. If you prefer not to have your check converted to the one-time electronic fund transfer process, call us at (888) 858-6878, ext. 5288.

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 at:

Pacific Service CU
P.O. Box 8191
Walnut Creek, CA 94596-8191

You may also contact us via email: service@pacificservice.org

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* or electronically. 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.

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 is 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* or electronically at:

Pacific Service CU
P.O. Box 8191
Walnut Creek, CA 94596-8191

You may also contact us via email: service@pacificservice.org

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.

STOP PAYMENT OF PREAUTHORIZED VISA PAYMENT

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your request must reach us three business days before the payment is scheduled to occur. If you want to know whether a preauthorized payment has occurred or request a stop payment, you can call us at (888) 858-6878. If you call to request a stop payment, we may also require you to put your request in writing and get it to us within 14 days after your call.

Do you have a new address or phone number?

Update online or mobile banking at www.pacificservice.org or contact us at (888) 858-6878.