

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. The words you and your mean each person signed on the account. The words “credit union”, “we”, “us” or “our” refer to Via Credit Union.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If your statement is wrong or if more information is needed about a transaction on your statement, write us as soon as possible at Via Credit Union, 4505 South Adams Street, Marion, IN 46953. We must receive the letter no later than 60 days after the first statement on which the problem or error appeared. You may call us, but doing so will not preserve your rights.

In the letter please provide the following information:

- Your name and account number
- The dollar amount of the suspected error
- Description of error and explanation of why you believe there is an error. If more information is needed, describe the item in question.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, draft account, or through payroll deduction, payment can be stopped on any amount believed to be wrong. To stop the payment the letter must be received three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge the 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 statement was correct.

After the letter is received, we cannot try to collect any amount in question or report you as delinquent. We can continue to send statements to you for the amount in question, including finance charges, and we can apply any unpaid amount against your credit limit. 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 a mistake is found on your statement, finance charges related to any questioned amount will not need to be paid. If a mistake was not made, you may have to pay finance charges, and you will be

responsible to make up any missed payments on the questioned amount. In either case, a statement of the amount owed and the date due will be sent.

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 if we receive a letter within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. We must also provide you the name(s) of anyone to whom you were reported. All parties must also be informed when the matter is settled.

If we do not follow these rules, the first \$50 of the questioned amount cannot be collected even if the statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call one of our branches as soon as possible if your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

Please provide the following information:

- Your name and account number
- Description of error or the transfer you are unsure about; explain as clearly as possible why you believe there is an error or why you need more information.
- The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so funds are available during the investigation.

HOW TO COMPUTE YOUR FINANCE CHARGE

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is the balance each day after credits are subtracted and new advances or other charges are added.

Fee Schedule (effective 02/15/2017)

This fee schedule for all accounts sets forth certain fees and charges applicable to your share accounts at Via Credit Union. This schedule is referred to in your Account Agreement with Via Credit Union.

Fees Applicable to All Accounts

Non-notification of address change.....	\$3.00
Return item fee.....	\$5.00
Foreign item collection fee	\$10.00
Statement copy fee.....	\$1.00/page
Teller check fee.....	\$2.00
Money order fee.....	\$1.50 each
Failure to maintain \$50 in Membership Shares..	\$3.00/month
Domestic wire fee.....	\$12.00
Domestic wire fee for CU Senior.....	\$6.00
Account reconciliation.....	\$20.00/hr; \$10 min
Fax fee.....	\$1.00/page; \$2 min
Photo copy fee.....	\$0.10/page
Inactive account fee.....	\$5.00/month

Annual Disclosure

Share Draft Account Fees

Draft copy fee.....	\$1.50
Overdraft from shares.....	\$2.00
4 blank counter checks.....	\$1.00
NSF fee:	
Check under \$2,500.00	\$20.00
Check \$2,500.00 and over.....	\$25.00
Overdraft Privilege (ODP) fee.....	\$20.00
Stop payment order fee:	
Check under \$2,500.00.....	\$15.00/check
Check \$2,500.00 and over.....	\$20.00/check
Block of checks.....	\$25.00
Printed checks.....	prices vary

Automated Clearing House (ACH)

NSF fee/ODP fee.....	\$20.00
Overdraft from shares.....	\$2.00
Stop payment order fee.....	\$15.00

ATM and MasterCard Debit Card

NSF fee/ODP fee.....	\$20.00
Overdraft from shares.....	\$2.00
Replacement card fee.....	\$10.00
Copy of receipt.....	\$10.00

VISA Credit Cards

Replacement card fee.....	\$10.00
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