

REVIEW YOUR STATEMENT AT ONCE AND RETAIN AS YOUR PERMANENT RECORD If no difference is reported within 30 days (60 days for Electronic Transfers and Open End Loans), the information contained on this statement will be considered correct. Please write to the Credit Union at P.O. Box 502080, San Diego, CA 92150-2080 if your statement is not correct. IF THE MATTER IS NOT RESOLVED TO YOUR SATISFACTION, OR IF YOU NOTICE ANY ALTERATIONS OR IRREGULARITIES TO YOUR STATEMENT OR ACCOUNT, PLEASE NOTIFY THE SUPERVISORY COMMITTEE AT THE FOLLOWING ADDRESS: California Coast CU, P.O. Box 420205, San Diego, CA 92142-0205. This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. **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: California Coast Credit Union, P.O. Box 502080, San Diego, CA 92150-2080. In your letter, give us the following information: 1) Account information: Your name and account number, 2) Dollar amount: The dollar amount of the suspected error, 3) 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: 1) We cannot try to collect the amount in question, or report you as delinquent on that amount. 2) 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. 3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance. 4) 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: California Coast Credit Union, P.O. Box 502080, San Diego, CA 92150-2080 www.calcoastcu.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. **CALCULATION OF CREDIT CARD FINANCE CHARGE** We multiply the average daily balances for purchases, balance transfers and cash advances by the applicable periodic rate to determine the finance charge for the statement period. **Purchases:** To calculate the daily balance for purchases, we start with the ending daily principal balance from the previous day (fees are not included) and add purchases and other debits effective this day. We subtract principal payments and other credits effective this day. We then sum the purchases daily balance for each day of the statement period and divide that by the number of days in the period to calculate the purchases average daily balance. To avoid finance charges for purchases, you must pay the amount of the new balance for purchases by the payment due date as shown on the credit card statement. **Balance Transfers and Cash Advances:** To calculate the daily balance for balance transfers and cash advances, we start with the ending daily principal balance from the previous day (fees are not included) and add balance transfers and cash advances and other debits effective this day. We subtract principal payments and other credits effective this day. We then sum the balance transfers and cash advances daily balance for each day of the current statement period and divide that by the number of days in the period to calculate the balance transfers and cash advances average daily balance. Finance Charges for balance transfers and cash advances begin on the date of the transaction. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate. If the payment date falls on a weekend or holiday and your payment is not received by California Coast by the preceding business day, you will incur a finance charge because your payment was received after the due date. If the full amount is not paid, FINANCE CHARGES will be incurred from the statement date on the average daily balance of previously billed but unpaid purchases and on new purchases from the date such new purchases are posted to your account. **CALCULATION OF SIGNATURE LINE PRODUCTS FINANCE CHARGE** The unpaid principal balance for each day is multiplied by the daily periodic rate to determine the FINANCE CHARGE for that day. The sum of these daily charges is the FINANCE CHARGE you will pay. The unpaid principal balance is that balance which is in your account at the close of business after all transactions, including payments and new borrowings have been entered, FINANCE CHARGES will be imposed from the date of disbursement. There is no free period. **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS** Call us at (877) 495-1600 or write to us at P.O. Box 502080, San Diego, CA 92150-2080, as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer 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 error or problem appeared. (1) Tell 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; and (3) Tell us 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 that you will have the use of the money during the time it takes us to complete our investigation. IF THE MATTER IS NOT RESOLVED TO YOUR SATISFACTION, OR IF YOU NOTICE ANY ALTERATIONS OR IRREGULARITIES TO YOUR STATEMENT OR ACCOUNT, PLEASE NOTIFY THE SUPERVISORY COMMITTEE AT THE FOLLOWING ADDRESS: California Coast CU, P.O. Box 420205, San Diego, CA 92142-0205.

California Coast Credit Union
P.O. Box 502080
San Diego, CA 92150-2080

Member Service Center (877) 495-1600
CoastLine (858) 495-1600

To report a lost or stolen debit, credit, or
ATM card after California Coast business
hours or on weekends, call (877) 495-1600.

Federally
insured by
NCUA.

