FAIR CREDIT BILLING-STATEMENT OF RIGHTS

This statement of account contains income tax reporting data, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of accounts for purposes of income tax reporting.

(Required information for Regulation Z-Truth in Lending)

Send Inquiries To: Greater Experience Credit Union, P.O. Box 5130, Johnson City, TN 37602

FAIR CREDIT BILLING SHORT FORM-STATEMENT OF RIGHTS

In Case of Errors or Inquiries About Your Statement of Loan Account

Send your inquiry in writing so that the credit union receives it within 60 days after the open-end loan statement was mailed or otherwise delivered to you. Your written inquiry must include: 1. Your name and account number. 2. A description of the error and why (to the extent you can explain) you believe it is an error, and 3. The dollar amount of the suspected error.

You remain obligated to pay the amount on your statement not in dispute, but you do not have to pay any amount in dispute during the time the credit union is resolving the dispute. During that same time the credit union may not take any action to collect disputed amounts or report disputed amounts as delinquent.

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

(Required Information to Comply with Regulation E-Electronic Funds Transfer Act)

In Case of Errors or Questions About your Electronic Funds Transfers -

Telephone us or write us at 423-283-4300; P.O. Box 5130, Johnson City, TN 37602; as soon as you can 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 you 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 there is an error or why you need more information. 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 use of the money during the time it takes us to complete our investigation.

*(If the error you assert is an unathorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within 5 business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within 10 business days.) If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.

Important Information Regarding the Computation of your Loan Balance and Loan Finance Charges

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

The finance charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe on the loan account.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)