

KENNEDY SPACE CENTER FCU

FOR YOUR RECORDS

DATE PAID: _____

AMOUNT: _____

CHECK NO.: _____

For inquiries call your Credit Union at:

(321) 455-9400 - Local

(800) 662-5257 - In Florida

You may view your monthly Visa card activity by logging on to PCU and clicking on the link to your Visa suffix.

www.kscfcu.org

To Change Your Address

Check here if you would like to stop receiving your statement in paper form, and start receiving your statement electronically.

NEW:

Address _____

City _____ State _____ Zip _____

Home Phone (_____) _____

Work Phone (_____) _____

E-Mail Address _____

Signature _____

REMEMBER.....

1. Enclose your check or money order, payable to KSCFCU. No cash please.
2. Include your account number on the front of your check or money order.
3. Enclose this coupon with your payment.

Or...

If you have your payment automatically transferred, deduct that amount from your checkbook or savings register.

INFORMATION ABOUT YOUR CREDIT CARD ACCOUNT

- Report a lost or stolen card immediately. To do so, please call the number shown on the front of this statement. It is available 24 hours a day, seven days a week.
- Automatic transfers will always be done on the 15th day of each month. Depending on the option you select, the minimum payment, fixed payment, or balance in full is transferred from your regular savings or checking account.
- **The following payment methods are strongly encouraged:**
 - Online transfer through Personal Credit Union
 - Telephone transfer through ShuttleTalk
 - Payment at any teller window
 - Automatic Transfer

BILLING RIGHTS NOTICE

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. 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:

- Your name and member number.
- The dollar amount of the suspected error.
- 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.

If you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your 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 statement 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 send statements to you for the amount you 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 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 we didn't make a mistake, 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 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 us within ten days telling us that you still refuse to pay, we must tell anyone that we report 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 report 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 \$50.00 of the questioned amount, even if your statement was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property 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 have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

FINANCE CHARGES

Finance charges are assessed on cash advances you obtain through your card during the current billing cycle from the date of each such cash advance until paid. A finance charge will be assessed on credit purchases of goods and services you obtain with your card only if you elect not to pay for all purchases within the "allowable grace period," which is 25 days from the closing date on your monthly statement. The finance charge is calculated at the daily percentage rate on the average daily principal balance of purchases and cash advances in the account. Cash advances are always subject to a finance charge from the date they are posted to your account. The principal balance of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your previous balance, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we make during the statement period. The daily principal balances are totaled, and divided by the number of days in the statement period, to produce separate Average Daily Principal Balances for purchases and cash advances to which the daily percentage rate is then applied.