# McCoy Federal

*Your Full-Service Community Credit Union*

**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:**

McCoy Federal Credit Union
P.O. Box 592868
Orlando, Florida 32859

**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. 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 and Our Responsibilities After We Receive Written 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.

**In Case of Errors or Questions About Your Electronic Transfers**
Telephone or Write Us 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.

- Tell us your name and account number.
- The dollar amount of the suspected error.
- Describe the error or transfer you and unsure about, and explain why you believe there is an error or why you need more information.

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 in question, so that you will have the use of the money during the time it takes us to complete our investigation.

**(407) 855-5452 • (888) 584-7701 • www.mccoyfcu.org**

Outstanding Items:

| ITEM NO. | AMOUNT |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL: | |

| | |
|---|---|
| Balance Shown on this Statement | $ |
| **Add** Deposits not Credited in this Statement (if any) | $ |
| **Total** | $ |
| **Subtract** Items Outstanding | $ |
| **Balance** | $ |

Your register should show this balance.