

**FINANCE CHARGE** - The "Periodic Finance Charge" shown on your monthly statement consists of the finance charge on purchases plus the finance charge on cash advances. **FINANCE CHARGE**, as shown on the front of the statement, on the **average daily balance** of purchases and cash advances will be assessed from the date the transaction is posted to your account unless the "New Balance" shown on your statement is paid in full within twenty-five (25) days of the statement closing date. There is a grace period if you meet certain conditions. Cash advances are always subject to a finance charge from the date they are posted to your account until they are paid in full. If you elect to pay your account in installments, or you do not pay in full by the due date shown on your monthly statement, you will pay a **FINANCE CHARGE**, as shown on the front of this statement, on the average daily balance on your unpaid purchases and advances. This corresponds to an **ANNUAL PERCENTAGE RATE** as shown on the front of the statement. If the periodic finance charge during any month on your account is between \$.01 and \$.50, inclusive, a minimum **FINANCE CHARGE** of \$.50 will be imposed.

**BALANCE SUBJECT TO FINANCE CHARGE** - The balance subject to finance charge is identified on your monthly statement as "Average Daily Balance". Each average daily balance is determined by taking the beginning balance (of cash advances or purchases) in your account each day, adding any new purchases or cash advances (whichever is applicable) and subtracting any new payments or credits. The results are the daily balances. All the daily balances for the statement cycle are added and the total is divided by the number of days in the statement cycle to arrive at the average daily balance for the cycle. If return check fees, annual fees and late fees are assessed, they are not included in either average daily balance calculation.

**MINIMUM PAYMENTS** - If you elect to pay your account in installments, the minimum monthly payment will be as shown on the front of your statement. The "Minimum Payment Due" as shown on your statement includes the minimum payment due on your new balance plus any previous balance. If you exceed your credit limit, the amount of the excess will be identified on your statement as the "Over Limit" amount. The amount you must pay will be shown as "MINIMUM PAYMENT DUE".

#### IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, call or write us at P.O. Box 9408, Denver, CO 80209-0408; (303) 321-4209. 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 account number.
- Date and 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 unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If a copy or a receipt is requested, a fee may be assessed.

#### LOST CARD NOTIFICATION

If you believe the card has been lost or stolen, immediately call (303) 321-4209 or 1-800-858-7212. Under Colorado law, you may be liable if your card is lost or stolen and subsequently used by an unauthorized person at a communication facility, for no more than the lesser of \$50.00 or the amount of money, goods, or services obtained by the unauthorized use prior to notice to us of the loss or theft, provided that you shall have no liability if such use occurs through no fault of yours.

#### SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services 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 to this right: 1) You must have made the purchase in your home state, or, if not within your home state, within one hundred (100) miles of your current mailing address, and 2) 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 service.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at P.O. Box 9408, Denver, CO 80209-0408, (303) 321-4209 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 receipts. We must hear from you **no later than 60 days** after we sent you the **FIRST** statement in which the error or problem appeared. In your letter, give us the following information:

- Your name and account number.
- Date and 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 unsure about.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will give provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation. If a copy or a receipt is requested, a fee may be assessed.



#### TEAR OFF AND SEND TO CREDIT UNION

##### ADDRESS CHANGE

PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE FRONT OF THIS STATEMENT. IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO WESTERRA CREDIT UNION, P.O. BOX 9408, DENVER, CO 80209-0408.

Member's Name \_\_\_\_\_

Address (including Apt #) \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

Member's Signature \_\_\_\_\_

**PLEASE KEEP US INFORMED OF ADDRESS CHANGES**

**WESTERRA CREDIT UNION**  
P.O. BOX 9408  
DENVER, CO 80209-0408

