

Credit Card Statement Disclosure

Average Daily Balance Calculation Method on your VISA Credit Card

The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your previous balances. They are increased by purchases and cash advances you make and debit adjustments we make, and they are reduced by payments you make and credit 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 balances for purchases and cash advances to which the periodic rate is then applied.

In case of errors or questions about your account or VISA Statement

If you think there is an error on your statement, write to us at the address shown on the front of your statement. In your letter, give us the following information: (1) Your name and account number, (2) The dollar amount of the suspected error, (3) 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: (1) We cannot try to collect the amounts 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.

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.

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 \$50.00, (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 have not yet paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address above.