



PAYMENTS: Conforming payments are credited on the date of receipt. Make payment using the window envelope provided and including the remittance coupon and the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence. **Do Not Send Cash. Please write your account number on the front of our check.** You may also make your payment through online banking pursuant to the Online Banking and Bill Pay Agreement. If the Payment Due Date falls on a weekend or holiday in which we do not receive payments, your payment will be credited on the first business day following receipt. If you do not follow these payment instructions, crediting may be delayed by up to 5 days and additional changes may be imposed.

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:
 DATCU Attn: Credit Card Department, P.O. Box 827, Denton, TX 76202-0827

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 be required 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 the balance.
- We can apply any unpaid amount against your credit limit.

Please do not mail with your payment – send in a separate envelope to the address on your bill.

Your Name: _____ Account Number: _____

Transaction Date: _____ Amount in Dispute: _____

I have examined the charges made to my account and dispute the item listed above for the following reason(s):

- I do not recognize the charges listed above nor do any persons authorized by me to use my card. No goods or services represented by the above transaction, to the best of my knowledge, have been received by any authorized person to use the card.
- I certify the above charge is unauthorized. I have reviewed the above charge and it was not made by me or any person authorized by me. No goods or services represented by the above transaction was received by me or any person authorized by me.
- I have not received the merchandise which was to have been shipped to me. I have written the Merchant to request credit. Enclosed is a copy of the letter.
- Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ _____ I have contacted the Merchant and requested a credit adjustment. I either did not receive the credit, or it was unsatisfactory. I am disputing the charge because _____
- I certify that the charge in question was a single transaction, but was posted twice in error to my statement. I did not authorize the second transaction. (Please note on which dates the sales in question were posted to your account.)
- I returned the merchandise on (date) because _____
- Other _____

Card Member Signature _____ Co-Applicant Signature: _____ Date: _____

HOW TO AVOID INTEREST ON PURCHASES

Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire new balance by the due date each month.

HOW WE WILL CALCULATE YOUR BALANCE

We use a method called "Average Daily Balance (including new purchases)".

HOW WE CALCULATE YOUR BALANCE AND INTEREST CHARGE ON BALANCES

We figure the interest charge on your Account by applying the applicable Periodic Rate to the "Balance Subject to Interest Rate" which is the "Average Daily Balance" of your Account for each feature category, including certain current transactions. Feature Categories include purchases, balance transfers, cash advances and promotional balances. These calculations may combine different categories with the same "Daily Periodic Rates." The "Average Daily Balance" for each feature category is arrived at by taking the beginning balance of such feature category each day and adding any new transactions to the balance, except we will not include new purchases if you have paid in full the New Balance on your previous statement by the Payment Due Date or if the New Balance on your previous statement was zero. Cash Advances incur an interest charge from the date they are posted to your account. We then subtract any payments or credits and unpaid interest or other "Finance Charges allocated to the feature category for the day. This gives us the daily balance for such feature category. The daily balances for such feature category are then added together and divided by the number of days in the billing cycle. The result is the "Average Daily Balance" for such feature category. The interest is determined by multiplying the "Average Daily Balance" by the number of days in the billing cycle and applying the periodic rate to the product.

If your periodic rate is computed using an index, your periodic rate(s) may vary. The payment due date will be no less than 21 days after we have sent you your current monthly statement.

For your account to be considered current and to avoid a late payment fee, you must pay at least the Minimum Payment Due this period and any Past Due Amount by the due date shown on your statement.

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. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with a cash advance from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully 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:

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While we investigate, the same rules apply to the disputed amount as discussed previously.

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.