



Annual Error Resolution Notice as Required by Regulation E
Refer to this Notice In Case of Errors or Questions about Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, telephone us at 352-377-4141 or write us at P.O. Box 5549, Gainesville, FL 32627 or E-mail us at AskFCU@fbcu.org as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. In your communication to us:

- (1) Tell us your name and account number (if any). If contacting us via email, please DO NOT include account numbers or Social Security numbers.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.