

In Case of Errors or Inquiries About Your Statements

Send your inquiry in writing so that the credit union receives it within 60 days after the statement was mailed to you. Your written inquiry must include:

1. Your name and account number.
2. A description of the error and why (to the extent you can explain) you believe it is an error; and
3. The dollar amount of the suspected error.

Written inquiries should be mailed to:

Aurora Schools Federal Credit Union
751 Chambers Road
Aurora, CO, 80011

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.

If you have authorized your Credit Union to automatically pay your loan from your share account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the Credit Union receives it within 16 days after the statement was sent to you.

You remain obligated to pay the payment on your loans not in dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During the same time, the Credit Union may not take any action to collect disputed amounts or reported disputed amounts as delinquent.

This is a summary of your rights, a full statement of your rights and the Credit Union's responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request and in response to a billing error.

Electronic Error Resolution Notice

In case of errors or questions about your Electronic Transfers call us at the numbers or address listed below as soon as you can and include the information listed below. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

By Telephone: (303) 360-0987 or (877) 208-2979

By U.S. Mail:

Aurora Schools Federal Credit Union
751 Chambers Road
Aurora, CO, 80011

By Email: memberservices@asfcu.com

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We may require you to provide your complaint in the form of an affidavit. 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 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.

If a notice of error involves an unauthorized transaction on your VISA debit card, other than a cash disbursement at an ATM, we will provide provisional credit to your account within 5 business days of your notification so you will have use of the money during the time it takes to complete the investigation.*** However, we may delay providing provisional credit if the circumstances or your account history warrants the delay, in which case we will provide provisional credit within ten (10) business days. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will reverse the provisional credit to your account and send you a written explanation. You may ask for copies of the documents that we used in our investigation. See the Rates and Fees Schedule for any fees associated with such copies.

* 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. *** Does not apply to Non-Visa PIN-less transactions.

Mortgage Servicing Notice of Error Resolution & Information Request

The following outlines the Error Resolution and Information Request for your mortgage account at Aurora Schools Federal Credit Union.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Aurora Schools Federal Credit Union
Attention: Mortgage Department
751 Chambers Road
Aurora, CO 80011

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property address
4. Description of the error and explanation as to why you believe it is an error OR request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

When the credit union receives a written notice of error, the credit union will provide a written response acknowledging receipt within 5 days (excluding legal public holidays, Saturdays, and Sundays). A reasonable investigation into the dispute will be conducted. No later than 30 days (excluding legal public holidays, Saturdays, and Sundays) after the receipt of the notice of error, either correct the error and provide the member with a written notice of the correction, or provide the member with written notice that no error occurred.

When the Credit Union receives a written information request, the Credit Union will respond no later than 30 days (excluding legal public holidays, Saturdays, and Sundays) after receiving the information request. When receiving an information request for the identity of, and address or relevant contact information for, the owner or assignee of a mortgage loan, the Credit Union will respond to the member no later than 10 days (excluding legal public holidays, Saturdays, and Sundays) after the Credit Union receives the request.