

## **Your Billing Rights (continued)**

### ***YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE —***

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement is correct.

### ***SPECIAL RULE FOR CREDIT CARDS —***

If you have a problem with the quality of property or services that you 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 on this right (a) You must have made the purchase in your home state, or, if not within your home state within 100 miles of your current mailing address, and (b) 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 services.

### ***IN CASE OF ERRORS/QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS —***

Write us at the aforementioned address 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 receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Tell us your name and account number

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will 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 us to complete our investigation.

## **Non-VISA<sup>®</sup> Debit Transactions Processing Rules**

United Credit Union enables non-VISA<sup>®</sup> debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA<sup>®</sup> debit transaction may occur on your United Credit Union debit card through the following networks: STAR, PULSE, Alaska Option (A/O) or CO-OP. Below are examples to distinguish between a VISA<sup>®</sup> debit and non-VISA<sup>®</sup> debit transaction:

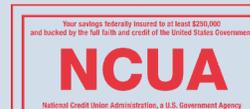
- To initiate a VISA<sup>®</sup> debit transaction at the point-of-sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environment) or swipes the card through a point-of-sale terminal.
- To initiate a non-VISA<sup>®</sup> debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA<sup>®</sup> transaction.

A non-VISA<sup>®</sup> debit transaction will not provide the zero liability protection benefit and, if a Rewards program is present, a non-VISA<sup>®</sup> debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to VISA<sup>®</sup> transactions are inapplicable to non-VISA<sup>®</sup> transactions.

## **Scholarships Awarded**

UCU was proud, once again, to award 11-\$1,000 scholarships to area high school seniors: Daniel Ross, Morghan Rowe, Kaelyn Denham, Chelsea Hoyt, Benjamin Heimann, Paul Schambach, Caden Bird, Regina Clausen, Brennan McIntosh, McKenna Carnahan, Kenede Farrell. Please keep UCU in mind next spring when applying for scholarships. You can find an application on our website.



# UCU *Chronicles*

Summer 2018

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**Calendar Items**

- July 4th- UCU Offices Closed
- Sept. 14th- Columbia Member BBQ
- Sept. 21st- Mexico Member BBQ
- Sept.28th- Moberly Member BBQ
- Oct. 5th- Vandalia Member BBQ
- Oct.8th- UCU Offices Closed
- Oct. 19th- Fulton Member BBQ
- Oct. 26th- Troy Member BBQ

**Remote Deposit Update**

Due to upcoming changes to regulation CC, all institutions are required to modify their endorsement standards by July 1, 2018. All United Credit Union deposits made through remote deposit capture (mobile app) are now required to have a specific endorsement. You must include all of the following in your endorsement: YOUR SIGNATURE, FOR MOBILE DEPOSIT ONLY TO UNITED CREDIT UNION, AND YOUR UNITED CREDIT UNION ACCOUNT NUMBER. (ie. John Smith, For mobile deposit only to United Credit Union, 123456 S-9). Deposits received without this endorsement after June 30, 2018 will be rejected. If you have questions regarding the changes, please contact us at 573.581.8651 or toll-free at 877.581.8651

**Like us on Facebook to stay up-to-date!**

**A Word From the President**

Warmer weather is here, and so is United Credit Union’s annual Auto loan promotion. We are here for you and wanting to loan money, so if you or someone you know needs a loan for an auto or just about anything, please check us out. As a member owned co-operative, our mission is to serve our member-owners, and that is our main priority here at UCU. As travel season is upon us, please remember to let us know when and where you will be traveling. This information helps us to combat fraud and ensure that when your card is being used in “out of pattern use,” we know that it is you and not one of the “bad guys”. If you have questions or concerns, please contact us. Thank you for your continued membership and loyalty. I am very excited at what the future holds for our credit union family and we look forward to continuing to serve you with any and all your financial needs. As always..... “WE ARE UNITED!”

Respectfully submitted,  
Brent H Sadler, President/CEO

**Ask Us About Our Auto Promotion**

Our 2018 Auto Promotion is underway! Do you need a car, a boat, an RV, or something else? Come see us! We’re offering major discounts on our loans, all you have to do is come to a branch and scratch a ticket! Offer ends July 20th, so hurry in!

**Your Billing Rights - Keep For Future Reference**

**(This notice contains important information about our responsibilities under the Fair Credit Billing Act.)**

***NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT —***

If you think your statement is wrong or if you need more information about a transaction on your statement, write to us on a separate sheet at:

United Credit Union, PO Box 858, Mexico, MO 65265

Write to us as soon as possible. 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:

- (1) Your Name and Account Number;
- (2) The dollar amount of the suspected error;
- (3) 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 not sure about.