

## To Change Your Address

NEW:

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Work Phone ( \_\_\_\_\_ ) \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Signature \_\_\_\_\_

REMEMBER.....

1. Enclose your check or money order, payable to Launch FCU. No cash please.
2. Include your account number on the front of your check or money order.
3. Enclose this coupon with your payment.

Or...

If you have your payment automatically transferred, deduct that amount from your checkbook or savings register.

### LAUNCH FEDERAL CREDIT UNION

FOR YOUR RECORDS: DATE PAID: \_\_\_\_\_ AMOUNT: \_\_\_\_\_ CHECK NO.: \_\_\_\_\_

For inquiries call your Credit Union at: (321) 455-9400 or (800) 662-5257

You may view your monthly Visa card activity by logging into Online Banking at [www.launchfcu.com](http://www.launchfcu.com)

#### INFORMATION ABOUT YOUR CREDIT CARD ACCOUNT

- Report a lost or stolen card immediately. To do so, please call the number shown on the front of this statement. It is available 24 hours a day, seven days a week.
- Automatic transfers will always be done on the 15th day of each month. Depending on the option you select, the minimum payment, fixed payment, or balance in full is transferred from your regular savings or checking account.
- **The following payment methods are strongly encouraged:**
  - Online transfer through Online Banking
  - Telephone transfer through VoiceTouch24
  - Payment at any teller window
  - Automatic Transfer

#### BILLING RIGHTS NOTICE

##### 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 the address listed on the front of this statement as soon as possible. In your letter, give us the following information:

- Account Information - Your name and member number.
- Dollar Amount - The dollar amount of the suspected error.
- Description of Problem - If you think there is an error on your bill, 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:

- 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 have 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 your balance.
- We can apply any unpaid amount against your credit limit.

If you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### 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 cash advances 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 the address listed on the front of this statement.

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.

#### INTEREST CHARGES

##### Paying Interest:

Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

##### How We Calculate Your Balance Subject to Interest Rate:

The interest charge is calculated at the daily percentage rate on the average daily principal balance of purchases and cash advances in the account. Cash advances are always subject to interest charges from the date they are posted to your account. The principal balance of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your previous balance, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit 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 Principal Balances for purchases and cash advances to which the daily percentage rate is then applied.