

Annual Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, telephone us at 800-373-2333, write us at P.O. Box 5255, Grand Blanc, MI 48480 or e-mail us at contactus@securitycu.org as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we send the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
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 questions. 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.



Skip your DECEMBER or JANUARY payment(s) on your eligible credit union loans.

**SKIP-A-PAY
IT'S THE EASY WAY**

In order to be eligible to participate in the Skip-A-Pay program, loans must have an open date prior to six months from request with all payments current and no collection action pending. Skipping one or more payments will extend the term of the loan and interest will continue to accrue. Entire outstanding principal and interest of loan must still be paid in full and monthly payments must be made after the original maturity date until all principal and interest is paid in full. All pledges of security shall remain in effect until the loan is fully repaid. Regular payment will be due on the scheduled payment due date of the following month. Any credit life and/or credit disability insurance may not extend beyond the original maturity date of the loan. When applicable, check with GAP insurance carrier to determine how Skip-A-Pay may affect coverage. This offer excludes first mortgages, home equity line of credit loans, overdraft loans, unsecured line of credit loans, and EZ Payment Auto Loans. Maximum two (2) skip a payments/deferrals per loan in a twelve (12) month period. Approval is not guaranteed and is at the discretion of Security Credit Union. Some restrictions may apply.

All SCU offices will be closed on **January 1st** in observance of New Year's Day and **January 17** in observance of Martin Luther King Jr. Day.