

## **Error Resolution Notice**

**Corporate Electronic Funds Transfers.** Automated Clearing House (ACH) Rules govern the timing of return entries for corporate electronic funds transfers. The governing rules require a return entry to be made available to the originating institution no later than the opening of business on the second business day following the settlement date of the original entry.

**Consumer Electronic Funds Transfers.** In case of errors or questions about your electronic funds transfers, telephone us at (602) 683-1000 (outside Maricopa County (800) 523-4603) or write to us at the address on your billing statement 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 sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.

(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.

## **Billing Rights Notice**

**This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. Keep this notice for future use.**

**What to do if you find a mistake on your statement.** If you think there is an error on your statement, write to us at the address on your billing statement. In your letter, give us the following information:

(1) Your name and account number.

(2) The dollar amount of the suspected error.

(3) A description of the suspected 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.

### **You must contact us**

(1) Within 60 days after the suspected error appeared on your statement.

(2) At least three business days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.

You must notify us 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.

### **When we receive your letter**

(1) Within 30 days, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

(2) Within 90 days, we must either correct the error or explain why we believe the bill was correct.

### **While we investigate whether or not there has been an error**

- (1) We cannot try to collect the amount in question or report you as delinquent on that amount.
- (2) The charge may remain on your statement, and we may continue to charge you interest on that amount.
- (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- (4) We can apply any unpaid amount against your credit limit.

**After we finish our investigation, one of two things will happen**

- (1) If we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- (2) If we do not believe there was a mistake, you will have to pay the amount in question along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow the rules above, you do not have to pay the first \$50 of the amount you question even if our bill is correct.

**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 to not 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. 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 check that accesses your credit card account do not qualify.
- (3) You must not yet have paid fully 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 on your billing 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.