

NAME AND ADDRESS CHANGE

PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE FRONT OF THIS STATEMENT. IF NOT **EXACTLY CORRECT**, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE. PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED.

- Member's Name _____ Email _____
- Joint Member's Name _____
- Address (including Apt. No.) _____
- City and State _____ Zip Code _____
- Home Phone _____ Work Phone _____
- Signature _____

PLEASE KEEP US INFORMED OF ADDRESS CHANGES

Mid Oregon Credit Union
PO BOX 6749
Bend OR 97708



Billing Error Rights.

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: Mid Oregon Federal Credit Union, PO Box 6749, Bend, OR 97708-6749. In your letter, give us the following information:

- Account information: Your name and account 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.
- At least 3 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 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:

- 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.
- 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.

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 above address. 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.



Mid Oregon Federal Credit Union
PO Box 6749
Bend OR 97708
541-382-1795 | 800-452-3313
www.midoregon.com