



LOCKHEED GEORGIA EMPLOYEES' FEDERAL CREDIT UNION

Telephone us at 770-424-0000 or 800-541-8921, or write us at Lockheed Georgia Employees' Federal Credit Union, Support Services Department, P.O. Box 1188, Marietta, Georgia 30061-1188, as soon as you can, if you think your statement or receipt is wrong or if you need more information about the transaction on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error in the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. 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 ten (10) days to do this, we will credit your account for the amount you think is in error so that you will have the use of your money during the time it takes us to complete our investigation.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. Notify us in case of questions about your statement: If you think your statement is incorrect, or if you need more information about a transaction on your statement, write us on a separate sheet at P.O. Box 1188, Marietta, Georgia 30061-1188 (the address listed on your statement). Write to us as soon as possible. We must hear from you no later than sixty (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:

- Your name and account number
- The dollar amount of the suspected error
- 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. Your rights and our responsibilities after we receive your written notice: We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error 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 continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit (if applicable). 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 did not 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 us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you still have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct.

If there are any errors, notify the credit union immediately: Attention Supervisory Committee, P.O. Box 417, Smyrna, Georgia 30081-0417. If no error is reported within ten (10) days, the account will be considered correct. All items are credited subject to final payment.

To report lost or stolen Visa® Credit Cards and Check Cards call:
Business Hours: 770-424-0060 or 800-541-8921
After Hours: 866-677-7151

For questions concerning your mortgage loan you may contact the Mortgage Loan Servicing Department at 770-421-2676. If you believe there is an error on your statement, notify us in writing within sixty (60) days after you received the statement on which the error appeared. Please mail payments and written requests concerning your mortgage loan to: Lockheed Georgia Employees' Federal Credit Union, Mortgage Center, P.O. Box 1287, Marietta, GA 30061.

1. Go through your check copies or check register and check off each deposit or other credit amounts listed on this statement. If you have a deposit or other credit in your check copies or check register that is not shown on this statement, list the amount in the deposits outstanding column. Also list any deposits or other credits still outstanding from a previous statement. Total and enter on Line 3.

Go through your check copies or check register and check off each check or other debit listed on this statement. If you have a check copy or check register item not shown on this statement, list the amount in the checks outstanding column. Also list any checks or other debits still outstanding from a previous statement. Total and enter on Line 5.

2. _____ Enter ending balance from statement
3. _____ Add total of deposits outstanding (line 3)
4. _____ Subtotal
5. _____ Subtract total of checks outstanding (line 5)
6. _____ Account balance
7. _____ Enter check register balance
8. _____ Add any deposits or other credits which are listed on this statement but are not listed on your check register. Also enter this amount into your check register and add to your check register balance.
9. _____ Subtract any withdrawals or other debits which are listed on this statement but are not listed on your check register. Also enter this amount into your check register and subtract from your check register balance.
10. _____ Your check register balance should now be the same as the balance in number 6. If there is a difference: (a) Review and check all figures used, (b) Review last month's statement, (c) Check all addition and subtraction in your check register.

Deposits Outstanding

[illegible]

3. Total

Checks Outstanding

[illegible]

5. Total



AMERICA'S
CREDIT UNIONS



Share accounts are non-transferable except on the books of this credit union. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added. Debits refer to new loans, refinanced loans, add-ons, principle reversals or share withdrawals.