

# Billing Rights

We want you to know this important information about your billing rights. Please keep this for future reference.



**xceedfinancial**  
credit union

at work for **you**<sup>SM</sup>

## **Please notify Xceed Financial Federal Credit Union in Case of Errors or Questions about Your Electronic Transfers**

If you think your statement or receipt is wrong, or if you need more information about a transaction on your statement or receipt, call Xceed Financial Federal Credit Union (us) at 800.932.8222 or write to us at 888 North Nash St., El Segundo, CA 90245 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. While it's okay to telephone us, doing so will not preserve your rights. We require that you send us your complaint or question in writing within 10 business days from your call.

In your letter, provide us with the following information:

- Your full name and account number
- The dollar amount of the suspected error
- A description of the error and an explanation, as clear as you can, of why you believe there is an error. If you need more information about a transfer, describe the transfer you are not sure about and why you need more information.

### **Your Rights and our Responsibilities after we receive your written notice**

After we hear from you, we will determine within 10 business days whether an error occurred and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. For new accounts, however, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

Generally, we may take up to 45 days to investigate your complaint or question. However, for errors involving new accounts, point-of-sale, or foreign-initiated transactions, such investigation may take up to 90 days.

We will provide 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. Copies of the documents we used in our investigation are available upon request.