

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 936-295-3980, write us at 250 FM 2821 West, Huntsville, Texas 77320, or e-mail us at services@cscutx.com 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.



**COMMUNITY SERVICE
CREDIT UNION**

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 3 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.

MEMBERS' ACCESS TO CREDIT UNION DOCUMENTS

According to Section 91.315 of the Texas Administrative Code, Community Service Credit Union is required to notify our members that the following documents are available for review or to receive a copy of the most recent version:

1. Balance Sheet and Income Statement
2. Annual Audit
3. Articles of Incorporation, Bylaws, Rules, Guidelines, Board Policies, and copies thereof
4. Internal Revenue Service Form 990

Please make requests to Jennifer Goodall at 936-295-3980 ext. 6139, or 250 FM 2821 West, Huntsville, TX 77320.

NOTICE REGARDING NON-VISA PIN-LESS DEBIT CARD TRANSACTIONS

Community Service Credit Union allows non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network (a non-Visa Network)* without using a PIN to authenticate your transactions.

The non-Visa debit networks for which such transactions are allowed are Pulse and accel.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt or using Verified by Visa® over the Internet.

An example of the type of action you may be required to make to initiate a non-Visa PIN-less transaction is authorizing a payment directly with a biller and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures are not applicable.

If you have any questions about non-Visa debit transactions, please call us 24/7 at 936-295-3980.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.