



6800 Longview Road

Chattanooga, TN 37421

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone MCU at 423-855-1770. You may also write us at 6800 Longview Road, Chattanooga, TN 37421 or email us at mcu@memorialcreditunion.com as soon as possible. If you think your statement or receipt has errors or if you need more information about a transfer listed on the statement or receipt, contact MCU by mail, phone, or email (all listed above).

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You must:

1. Provide 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 days to investigate your complaint or question. If we decide to do this, we will credit you 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 to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive in 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 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.