



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed below. Write to us 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. 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.

If you have authorized us to make your loan payment automatically from your savings account or checking account, you can stop payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (i.e. ATM, DIRECT DEPOSIT, etc.):

Call or write the credit union as soon as you can, if you think your statement or receipt is wrong or if you need more information about the transfer on your statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. When you call or write:

- (1) Tell us your name and account number.
- (2) Describe the error, transfer, or the payment 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 10 business days to do this, we will provisionally recredit 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.

Direct inquiries to :
CAP COM FCU
4 Winners Circle
Albany, NY 12205
or call (800) 634-2340

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE.
ALSO, ADD ANY DIVIDEND

2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT		\$	
3. <u>ENTER</u> DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	{	+	\$
		+	\$
		+	\$
TOTAL (2 PLUS 3)		\$	
4. IN YOUR CHECK REGISTER, <u>CHECK OFF</u> ALL CHECKS PAID AND IN AREA PROVIDED ABOVE. LIST NUMBERS AND AMOUNT OF ALL UNPAID CHECKS			
5. <u>SUBTRACT</u> TOTAL CHECKS OUTSTANDING	-	\$	
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE		\$	

<p>IF YOU DO NOT BALANCE</p> <p>VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER.</p> <p>COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER.</p> <p>COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS RECORDED IN YOUR CHECK REGISTER</p>
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Merger Notice

As of August 1, 2022, Capital Communications FCU (CAP COM) and State Employees FCU (SEFCU) officially merged to become one new credit union, **Broadview Federal Credit Union**. “CAP COM,” “Capital Communications Federal Credit Union,” “SEFCU,” and “State Employees Federal Credit Union” are now considered our “Legacy Names.”

While we update everything to reflect Broadview Federal Credit Union, we will temporarily operate in some instances under our Legacy Names and you may see “CAP COM, a division of Broadview Federal Credit Union” and “SEFCU, a division of Broadview Federal Credit Union.”

No matter what name you see on signage, in documents, etc., we have officially become one legal entity, and are now Broadview Federal Credit Union.

As a member, you will see certain documents labeled with the Legacy Names however, you are doing business with one credit union, Broadview Federal Credit Union.

For example, you shall consider any reference to “SEFCU” or “CAP COM” in your account opening documents, deposit requests, or existing loan documents to be replaced with “Broadview FCU” wherever it appears therein. Similarly, applications for new deposit accounts or consumer loans may reference the Legacy Names CAP COM or SEFCU, but your obligation is with Broadview Federal Credit Union.

With regard to deposit insurance, if you have funds on deposit at both CAP COM and SEFCU, as of February 1, 2023, those deposits shall be combined to determine your maximum deposit insurance coverage.

THIS NOTICE PROVIDES IMPORTANT INFORMATION REGARDING THE CAP COM FCU/SEFCU MERGER. PLEASE RETAIN THIS NOTICE WITH YOUR DOCUMENTS