

to investigate, we will credit your account within 10 business days for the amount you think is in error, so you will have 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.

New Account Rules

If you give us notice of an error within 30 days after you make the first deposit to your new account, we will have 20 business days to investigate your complaint or question. If we need more time, we will have 90 days to complete the investigation. If we decide to do this, we will credit your account within 20 business days 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.

Final Investigation Results

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Annual Error Resolution Disclosure

*What to do About Questions
or Errors with Your
Electronic Transactions*

This credit union is federally insured by the National
Credit Union Administration. Equal Opportunity Lender

Pennsylvania State Employees Credit Union Form #3465 8/07



ANNUAL ERROR RESOLUTION DISCLOSURE

In Case of an Error or Questions About Your Electronic Transactions

If you think there is an error on your statement or receipt, or you have a question about your electronic transactions, please call or write us. The following PSECU telephone number and address should be used.

717.234.8484 in Harrisburg
800.237.7328 nationwide

or write us at:

Pennsylvania State Employees Credit Union
PO Box 67013
Harrisburg, PA 17106-7013

Call or write as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt on which the problem or error appeared.

We must hear from you no later than 60 days after we send the first statement on which the problem or error appeared. You must provide the following information:

- your name and account number;
- a description of the error or the transaction you are unsure about, and a detailed explanation of why you believe it is an error or why you need more information; and
- the dollar amount of the suspected error.

If you tell us verbally, we may require you to send

us your complaint or question in writing within ten business days.

For Unauthorized Point-of-Sale Transactions Made Without a Personal Identification Number Using the Visa® Check Card

If you have told us that your Visa Check Card has been lost or stolen, and you claim that one or more transactions have been made with your card without a PIN, we will tell you the results of our investigation and correct any errors usually within five business days of receiving your complaint. If we need more time, we may take up to 90 days to investigate your complaint or question. If PSECU decides to do this, we will credit your account within five business days for the amount you think is in error. You will have use of the money during the time it takes PSECU to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive it within ten business days, we may not credit your account.

Other Electronic Transactions, e.g. Bill Payer, SST, IVR, ATM, psecu@home®, etc.

PSECU will tell you the results of the investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint or question. If you give notice of an error involving an ATM point-of-sale transaction (with PIN) or notice of an error involving a transaction initiated outside the U.S., its possessions and territories (i.e., foreign transactions), we will have 90 days instead of 45 days to investigate. If we need more time, we may take an additional 45 days to investigate your complaint or question. If we decide to use more time