

In Case of Errors or Questions About Your Electronic Fund Transfers

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on your statement or receipt, please telephone us immediately at (800) 622-3328, or write to us at Gain Federal Credit Union, Member Services, 1800 West Magnolia Boulevard, Burbank, California 91506. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem first appeared.

- 1) Tell us your name and member number.
- 2) Describe the error or the transfer you are unsure about and explain as clearly as possible why you believe it 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 (or 20 business days for new accounts) to do this, we will credit your account 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. To qualify for this credit, we may require a written notice of the problem or complaint within 10 business days if the notification was made by telephone.

Pre Authorized Credits

If you have arranged to have direct deposits (e.g. Social Security) made to your consumer account, you may call the Credit Union to find out if the deposit has been made.

In Case Cancelled Checks with (1) Unauthorized Signatures, (2) Altered Amounts, or (3) Unauthorized Endorsements are Received:

- 1) The law requires you to examine your Credit Union statement.
- 2) You must report any irregularities to the Credit Union promptly, but in no case later than fourteen days after receipt (or availability to you if you have requested us to hold your statements).
- 3) Failure to do so will result in you bearing any resulting loss and any subsequent loss on subsequent irregular checks paid by the Credit Union if the irregularity was caused by the same person.



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