



EFT Billing Errors Resolution: In case of errors or questions about electronic funds transfers from your share and share draft accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days from the date the item first appeared on your statement. Call us at:

(915) 544-2215 or 1-888 843 3207

Fax: (915) 544-8064

or write to:

**Mountain Star Federal Credit Union
2229 E. Yandell
El Paso, TX 79903**

- * Give us your name and account number.
- * Describe the electronic transfer you are unsure about and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

If you inform us orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will inform you of the results of our investigation within ten (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 forty-five (45) days to investigate your complaint or question. We will re-credit your account within ten (10) business days for the amount you think is in error. You will have the use of the money during the time it takes us to complete our investigation. We may have to ask you to put your complaint or question in writing. If we do not receive the written complaint within ten (10) business days, we may not re-credit your account.

For transactions initiated outside the United States or in the event there are transfers resulting from a point-of-sale transaction, we will have twenty (20) business days instead of ten (10) business days, and ninety (90) calendar days instead of forty-five (45) calendar days, unless otherwise required by law, to investigate your complaint or question. If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members rights to privacy) relied upon to conclude that the error did not occur.