

Error Resolution & Billing Rights Notice

Error Resolution Notice

In case of errors or questions about electronic fund transfers from your account or if you need more information about a transfer on the statement or receipt, 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 after we sent the FIRST statement on which the problem or error appears.

PHONE

Member Service Center
Monday – Friday, 8:30 AM – 8:00 PM
Local DC Area: 703.480.5300
Toll-Free: 800.550.5328
VISA® Credit Card Services (24/7): 866.820.3036
VISA® Debit Card Services (24/7): 888.918.7749

FAX
703.480.5400

EMAIL
jfcu@jfcu.org

MAIL

Justice Federal Credit Union
5175 Parkstone Drive, Suite 200
Chantilly, VA 20151

Your letter should include:

1. Your name and account number.
2. A description of 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.
3. 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 ten (10) business days.

We will tell you 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. If we decide to do this, we will credit your account within ten (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 it within ten (10) business days, we may not credit your account. We will tell you the results within three (3) business days of completing our investigation. If we decide 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.



NON-VISA DEBIT TRANSACTIONS

Justice Federal Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa transaction may occur on your Justice Federal Credit Union debit card through the Star, Alliance One, Co-Op, Plus and Allpoint Networks.

Below are examples to distinguish between a Visa Debit and non-Visa debit transaction:

1. To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g. in e-commerce or mail/telephone order environments) or swipes the through a point-of-sale terminal.
2. To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal, or for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the zero liability protection benefit. Provisions of the card-holder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

Billing Rights Notice

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your statement as soon as possible. You may also contact us via email at jfcu@jfcu.org. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but by 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 unsure about.
- The charge may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to the amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days rather than ten (10) business days.

** If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.