H·E·W Federal Credit Union
Helping You Succeed Financially

Electronic Funds Transfer Disclosure

Federal Regulation E

The following information applies to our ATM Agreement, VISA Check Card Agreement, PAL and Home Branch Agreement.

In Case of Errors or Questions about your Electronic Transfers:

Contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

HEW Federal Credit Union
Attention: Account Management Department
PO Box 25516
Alexandria, VA 22313-5516
Phone: 202.488.5400

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 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 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days 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. 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 re-credit your account.

If your account is new (opened 30 days or less), we may take up to 20 business days to resolve the error before re-crediting your account. We may also take up to 90 days to fully investigate your complaint or question. If your account is new and your complaint or question involves a POS or foreign transaction, we will re-credit your account if necessary, within 10 business days, but we may take up to 90 days to fully complete our investigation. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Liability Disclosure
Tell us at once if you believe there has been an unauthorized electronics funds transaction on your account. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days you can lose no more than $50 if someone accessed your account by way of an electronic funds transaction without your permission. If you don't tell us within 2 business days after you learn of the loss and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as $500.