

**HADDON SAVINGS BANK  
HOME EQUITY LINE OF CREDIT**

**YOUR BILLING RIGHTS  
KEEP THIS NOTICE FOR FUTURE USE**

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

**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, notify us in writing, at:

HADDON SAVINGS BANK  
201 White Horse Pike  
Haddon Heights, NJ 08035

Write to us as soon as possible. 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 doing so will not preserve your rights.

Please use a separate sheet of paper. Retain your original bill for your records.

In your letter, please provide the following information:

- ! Your name and account number
- ! The dollar amount of the suspected error
- ! Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your Haddon Savings Bank savings or checking account, you may stop the payment on the amount of the suspected error. To stop the payment your request must reach us three business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE**

After we receive your letter, we cannot try to collect the amount in question, or report your account as delinquent on that amount. We can continue to bill you for the amount in question and any finance charges. We can apply any unpaid amount against your credit limit.

You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

If an error was made on your bill, you will not have to pay any finance charges related to the amount billed in error. If we determine that no error was made, you will have to make up any missed payments on the questioned amount and may have to pay finance charges. In either case, you will receive a statement of the amount owed and the date that it is due.

If you fail to pay the amount owed, we may report your account as delinquent. If our explanation is not satisfactory to you and we are notified in writing within 10 days, the dispute must be reported along with the delinquency, and we must tell you the name of anyone we reported you to. When the dispute is resolved, the resolution must also be reported.

If these rules are not followed the first \$50.00, of the amount in question, cannot not be collected, even if your bill was correct.