

**Mail payment with coupon to:**

Delta Community Credit Union  
P.O. Box 10001  
Irmo, South Carolina 29063

**TO CHANGE YOUR ADDRESS**

It's easy to change your address online. Log in to your Online Banking account at [DeltaCommunityCU.com](http://DeltaCommunityCU.com), click on the Member Service tab and go to Account Tools & Information. Address changes can also be made by completing the form below and returning it to: Delta Community Credit Union, P.O. Box 10001, Irmo, South Carolina 29063

Account No. \_\_\_\_\_ Date \_\_\_\_\_

Please change my address as follows:

**OLD:**

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone(\_\_\_\_\_) \_\_\_\_\_  
AREA CODE

**NEW:**

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone(\_\_\_\_\_) \_\_\_\_\_  
AREA CODE

Business Phone(\_\_\_\_\_) \_\_\_\_\_  
AREA CODE

Email address \_\_\_\_\_

Signature \_\_\_\_\_

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on this form, or electronically through the Message Center located in Online Banking as soon as possible. In your letter, please provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Description of the error and why you believe it is a mistake.

We must hear from you within 60 days after the error appeared on your statement. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question 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 that 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.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you have a problem with the quality of goods or services that you purchase with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. To use this right, the following must be true:

1. The purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not have yet fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contacts us in writing at:

Delta Community Credit Union  
Attn: Card Services Dept.  
1025 Virginia Avenue  
Atlanta, GA 30354-1319

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Notice to California Cardholders: As required by law, you are hereby notified that a negative credit report reflected on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.**

**IMPORTANT PAYMENT INFORMATION**

For immediate payment credit, Delta Community CU Visa payments may be transferred from your checking or savings by using Online Banking or Audioline.

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Delta Community Credit Union  
P.O. Box 10001  
Irmo, South Carolina 29063

**Mail payment without coupon to:**

Delta Community Credit Union  
Attn: Back Office Teller  
1025 Virginia Ave.  
Atlanta, GA 30354-1319

To activate new cards, block or cancel lost /stolen Visa cards, log in to your to Online Banking account at [DeltaCommunityCU.com](http://DeltaCommunityCU.com), click on Tools and Services, then on Visa/ATM Card Management. Or call at 404-715-4627 or 800-334-7536, press 14# to activate or 16# to block.

For Member Service 24/7  
Call 404-715-4725 or 800-544-3328

**IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT CALL OR WRITE TO:**

Delta Community Credit Union  
Attn: Card Services Dept.  
1025 Virginia Ave.  
Atlanta, GA 30354-1319

**In addition to contacting us, documentation may be required to dispute a billing error.**

**Sign up for eStatements at [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com).**