

**Mail payment with coupon to:**

Delta Community Credit Union

P.O. Box 530228

Atlanta, GA 30353-0228

**TO CHANGE YOUR ADDRESS**

It's easy to change your address online. Log in to your Online Banking account at DeltaCommunityCU.com, select the Account Management tab and go to Update Personal Information. Address changes can also be made by completing the form below and returning it to: Delta Community Credit Union, P.O. Box 530228, Atlanta, GA 30353-0228

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**

The following applies to consumer Credit Card accounts. Business Credit Card account holders should consult their Credit Card agreement for information related to error resolution on their account.

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 Secure Email, located under the Additional Services tab 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;
- The 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, contact us in writing at:

Delta Community Credit Union  
Attn: Card Services Dept.  
P.O. Box 20541  
Atlanta, GA 30320-2541

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 Visa® payments may be transferred from your Checking or Savings by using Online Banking or by calling 800-544-3328.

**Mail payment with coupon to:**

Delta Community Credit Union  
P.O. Box 530228  
Atlanta, GA 30353-0228

**Mail payment without coupon to:**

Delta Community Credit Union  
Attn: Operations Advisors  
P.O. Box 20541  
Atlanta, GA 30320-2541

To activate new cards, call 855-645-7644.

To block or cancel lost/stolen Visa cards, log in to your Online Banking account at DeltaCommunityCU.com, select the Additional Services tab, then Card Management or call 800-544-3328.

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 800-544-3328 OR WRITE:**

Delta Community Credit Union  
Attn: Card Services Dept.  
P.O. Box 20541  
Atlanta, GA 30320-2541

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

**Sign up for Online Statements at DeltaCommunityCU.com.**