

Date: [Insert Date]

Account Number ending in: [Insert Last 4 Digits]

Your Billing Rights: Keep This Document For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act regarding fraudulent transactions or billing errors.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement or if you believe a transaction was fraudulent, please write to us at:

[Company Name]

[Billing Inquiry Department Address]

[City, State, Zip Code]

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but doing so does not preserve your rights.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

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. However, 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.

If we receive your notice of a fraudulent transaction, we will conduct a reasonable investigation. If the transaction is found to be unauthorized, your liability will be limited to \$50.00 (or \$0.00 depending on specific card network policies).

Sincerely,

[Company Name/Customer Service Team]