

**Date:** [Insert Date]

**Account Number:** [Insert Account Number]

**Subject:** Updated Policy Billing Rights Summary Notice

Dear [Customer Name],

This letter contains important information about your rights and our responsibilities under the Fair Credit Billing Act. Please review this updated summary regarding your billing statement and how to handle potential errors.

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

If you think there is an error on your statement, please write to us at:

[Company Name]  
[Billing Inquiry 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.

### **Our Responsibilities 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 it. 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, the following are true:

- We cannot try to collect the amount you 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.

- 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 you have any questions regarding these updates, please contact our customer service department at [Phone Number].

Sincerely,

[Sender Name]

[Title]

[Company Name]