

In Case of **Errors** or **Questions**



If you think your statement or receipt is wrong, or if you need more information about a transfer listed on your statement or receipt, notify Park Community Credit Union as soon as possible at the address or phone number listed below:

Park Community Credit Union
P.O. Box 18630
Louisville, KY 40261-0630
Phone: 502.968.3681 or 800.626.2870
Email: memberservice@parkcommunity.com

ERROR RESOLUTION PROCESS

You must contact Park Community Credit Union no later than 60 days after we sent the FIRST statement on which the problem or error occurred.

What to include:

1. Tell your name and account number; and
2. Describe the error or transfer you are unsure about, explain why you believe it is an error or why you need more information; and
3. Tell the dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

What to Expect

We will disclose the results of the investigation within 10 business days after hearing from you and will correct any error promptly. If more time is needed, however, the credit union may take up to 45 days to investigate your complaint or question. If this decision is made, the credit union will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes the credit union to complete the investigation. If you have been asked to send your complaint or question in writing and the credit union does not receive it within 10 business days, the account may not be credited.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

If the credit union decides there was no error, you will be sent a written explanation, within three business days after the investigation is finished. You may ask for copies of the documents that were used in the investigation.