

Your Billing Rights

Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do If You Find A Mistake on Your Statement

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

Countryside - Landmark Cooperative
1401 Landmark Drive
Cottage Grove, WI 53527

You may also contact us on the web: www.landmark.coop or countrysidecoop.com

You must notify us:

- Within 60 days after the error appeared on your statement; or
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is incorrect.

In your letter, please provide the following information:

- Which invoice(s) you believe are in error;
- What date the invoice(s) show on your statement;
- What you believe the correction to be made should be;
- Any additional documentation or support you think is relevant to help your claim.

You must notify us of any potential errors **in writing or electronically**. 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.

What Will Happen After We Receive Your Letter

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

- 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.
- Within 90 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 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 questions 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.

After we finish our investigation, one of two things will happen:

- **If we made an error:** You will not have to pay the amount in question, or any interest or other fees related to that amount.
- **If we do not believe there was an error:** You will have to pay the amount in questions, along with applicable interest and fees. We will send you a statement of the amount you do owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount that is owed.

If you receive our explanation, but still believe your bill is wrong, you must write to us within 10 days of receipt of our reply, telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.