

## ARCADE CREDIT UNION NEWS

### ANNUAL MEETING NOTICE

This year's meeting will be Virtual via Zoom, Tuesday October 19th at 4:00 PM. Please login/join by 3:50PM. The Zoom link will be posted on our website soon. Everyone in attendance will be entered in a drawing to win, 1 of 3 cash prizes for \$100.00. The TV & sound bar winner from the new member campaign will be announced.

### ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference processing on the Star, Co-Op, Interlink, and Pulse networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the credit union with any questions you may have regarding this notice.

### HOLIDAY CLOSINGS

October 11	Columbus Day
November 11	Veterans Day
November 25&26	Thanksgiving
December 24	Christmas
December 31	New Years

### EARLY CLOSINGS

November 24	Noon
December 23	Noon
December 30	Noon

### SKIP A PAYMENT

In these hard times, everyone can use some extra cash for the holidays. Therefore, we are allowing you to skip your payment/payments for December.

Home equity loans are excluded. Skip a payment can only be done 10 days before the due date of the loan, interest accrued to this date must be paid at that time.

### LOANS

**LET US REFINANCE YOUR AUTO LOAN YOU HAVE WITH SOMEONE ELSE. WE WILL DROP YOUR RATE BY 1.00%.** Come by or call Shelly for all the details. 828-254-1582. Some exclusions apply.

### MODIFIED PERIODIC STATEMENT ERROR RESOLUTION DISCLOSURE

In case of errors or questions about your electronic transfers, if you think your statement or receipt is wrong, or you need more information about a transfer on a statement or receipt, telephone us at 828-254-1582 or write to us at 151 Patton Ave. Suite 280, Asheville NC 28801 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and provide detail about the error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any errors promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation.