

BILLING RIGHTS FOR HOME LOAN APPLICANTS

(KEEP THIS NOTICE FOR FUTURE USE)

RE: _____

THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT YOUR RIGHTS AND OUR RESPONSIBILITIES UNDER THE FAIR CREDIT BILLING ACT.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL.

IF YOU THINK YOUR BILL IS WRONG, OR IF YOU NEED MORE INFORMATION ABOUT A TRANSACTION ON YOUR BILL, WRITE US ON A SEPARATE SHEET AS SOON AS POSSIBLE AT:

**1ST CONSTITUTION BANK
2650 ROUTE 130N AND DEY RD
CRANBURY, NJ 08512**

WE MUST HEAR FROM YOU NO LATER THAN SIXTY (60) DAYS AFTER WE SENT YOU THE FIRST BILL ON WHICH THE ERROR OR PROBLEM APPEARED. YOU MAY TELEPHONE US, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS.

IN THE LETTER, PROVIDE US WITH THE FOLLOWING INFORMATION:

- YOUR NAME AND ACCOUNT NUMBER
- THE DOLLAR AMOUNT OF THE SUSPECTED ERROR
- DESCRIBE THE ERROR AND EXPLAIN, IF YOU CAN, WHY YOU BELIEVE THERE IS AN ERROR. IF YOU NEED MORE INFORMATION, DESCRIBE THE ITEM YOU ARE NOT SURE ABOUT.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE:

WE MUST ACKNOWLEDGE YOUR LETTER WITHIN THIRTY (30) DAYS, UNLESS WE HAVE CORRECTED THE ERROR BY THEN. WITHIN NINETY (90) DAYS, WE MUST EITHER CORRECT THE ERROR OR EXPLAIN WHY WE BELIEVE THE BILL WAS CORRECT.

AFTER WE RECEIVE YOUR LETTER, WE CANNOT TRY TO COLLECT ANY AMOUNT YOU QUESTION, OR REPORT YOU AS DELINQUENT. WE CAN CONTINUE TO BILL YOU FOR THE AMOUNT YOU QUESTION, INCLUDING FINANCE CHARGES, AND WE CAN APPLY ANY UNPAID AMOUNT AGAINST YOUR CREDIT LIMIT. YOU DO NOT HAVE TO PAY ANY QUESTIONED AMOUNT WHILE WE ARE INVESTIGATING, BUT YOU ARE STILL OBLIGATED TO PAY THE PARTS OF YOUR BILL THAT ARE NOT IN QUESTION.

IF WE FIND THAT WE MADE A MISTAKE ON YOUR BILL, YOU WILL NOT HAVE TO PAY ANY FINANCE CHARGES RELATED TO ANY QUESTIONED AMOUNT. IF WE DID NOT MAKE A MISTAKE, YOU MAY HAVE TO PAY FINANCE CHARGES, AND YOU WILL MAKE UP ANY MISSED PAYMENTS ON THE QUESTIONED AMOUNT. IN EITHER CASE, WE WILL SEND YOU A STATEMENT OF THE AMOUNT YOU OWE AND THE DATE IT IS DUE.

IF YOU FAIL TO PAY THE AMOUNT THAT WE THINK YOU OWE, WE MAY REPORT YOU AS DELINQUENT. HOWEVER, IF OUR EXPLANATION DOES NOT SATISFY YOU AND YOU WRITE US WITHIN TEN (10) DAYS TELLING US THAT YOU STILL REFUSE TO PAY, WE MUST TELL ANYONE WE REPORT YOU TO THAT YOU HAVE A QUESTION ABOUT YOUR BILL AND WE MUST TELL YOU THE NAME OF ANYONE WE REPORTED YOU TO. WE MUST TELL ANYONE WE REPORT YOU TO THAT THE MATTER HAS BEEN SETTLED BETWEEN US WHEN IT FINALLY IS.

IF WE DO NOT FOLLOW THESE RULES, WE CANNOT COLLECT THE FIRST \$50.00 OF THE QUESTIONED AMOUNT, EVEN IF YOUR BILL IS CORRECT.

I/WE ACKNOWLEDGE RECEIPT OF MY BILLING RIGHTS

Date Signed

Date Signed

December 17, 2014