

**Member Service Charge Reversal Guidelines**

We are happy to consider returning the charges that were assessed based on your account activity. In order to review your claim, please send your request to us in writing.

If you feel you should have a charge returned your request must include the following:

- Your name and contact information
- The account to which the charges were assessed
- The date of the occurrence
- The total amount you are seeking to recoup
- An explanation of what caused the charges to occur

Upon receipt your request will be submitted for review to our Member Advocacy Committee. Within 10 days of the receipt of your request a credit union representative will contact you with the Committee's decision.

Send your request to:

Member Advocacy Committee  
c/o Extra Credit Union  
6611 Chicago Road  
Warren, MI 48092

**Please note our member service staff is obligated to follow this policy as part of their role to treat all members with fairness.** This process was enacted for the protection of all of our members, as part of a cooperative credit union community as a fair and equitable practice. Service charges are meant to prevent abuse of programs that were created to help occasionally or offset costs to the credit union for services that there are alternatives for.