

**LIFETRUST, LLC**  
**Fair Credit Billing Act Disclosures**

**PLEASE KEEP THIS FOR YOUR RECORDS**

In order to dispute a charge contained on a monthly statement, and to take advantage of the law's consumer protections, you must:

- Write to LIFETRUST, LLC (LIFETRUST) at the address provided below, and include your name, address, loan number and a description of the billing error.
- Send your letter so that it reaches LIFETRUST within 60 days after the first bill containing the error mailed to you.

We suggest that you send your letter by certified mail, return receipt requested, so you have proof of what LIFETRUST received. Include copies (not originals) of documents that support your position. Keep a copy of your dispute letter.

LIFETRUST will acknowledge your dispute in writing within 30 days after receipt, unless the problem has been resolved. LIFETRUST must resolve the dispute within two billing cycles (but not more than 90 days) after receiving your letter.

If it is determined that an error has occurred, LIFETRUST will issue a Correction Notice.

The following is an example of what must be included:

Date
Your Name
Your Address
Your City, State, Zip Code
Your Loan Number
LIFETRUST, LLC
Billing Inquiries
5300 Town & Country Blvd, Suite 160
Frisco, TX, 75068
Dear Sir or Madam:
I am writing to dispute a billing error in the amount of \$_____ on my account. The amount is inaccurate because (describe the problem). I am requesting that the error be corrected, that any finance and other charges related to the disputed amount be credited as well, and that I receive an accurate statement.
Enclosed are copies of (use this sentence to describe any enclosed information) supporting my position. Please investigate this matter and correct the billing error as soon as possible.
Sincerely,
- - - - Your Signature - - - -
Your Name
Enclosures: (List what you are enclosing.)

**What happens while my bill is in dispute?**

You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay any part of the bill not in question, including finance charges on the undisputed amount (NOTE: As your line of credit with LIFETRUST requires no payments until the Policy maturity, aspects of this disclosure do not apply).

LIFETRUST may not take any legal or other action to collect the disputed amount and related charges (including finance charges) during the investigation period. While your account cannot be closed or restricted, the disputed amount may be applied against your credit limit.

## ***What if...***

### ***...the bill is incorrect?***

If your bill contains an error, LIFETRUST must explain to you - in writing - the corrections made to your account. In addition to crediting your account, LIFETRUST must remove all finance charges, late fees or other charges related to the error (if applicable). If LIFETRUST determines that you owe a portion of the disputed amount, you must get a written explanation. You may request copies of documents proving you owe the money.

### ***...the bill is correct?***

If the LIFETRUST's investigation determines the bill is correct, you must be told promptly and in writing how much you owe and why. You may ask for copies of relevant documents. At this point, you will owe the disputed amount, plus any finance charges that accumulated while the amount was in dispute. You also may have to pay the minimum amount you missed paying because of the dispute (remember the line of credit does not have a requirement to make payments until the maturity of the policy). If you disagree with the results of the investigation, you may write to the LIFETRUST, but you must act within 10 days after receiving the explanation, and you may indicate that you refuse to pay the disputed amount. At this point, LIFETRUST may begin collection procedures. However, if LIFETRUST reports you to a credit bureau as delinquent, the report also must state that you do not think you owe the money. LIFETRUST must tell you who gets these reports (LIFETRUST DOES NOT REPORT TO, OR GENERALLY EXAMINE CREDIT BUREAU INFORMATION ON ITS LINE OF CREDIT CLIENTS).

### **Additional Rights:**

- Give you a written notice when you open a new account - and at certain other times - that describes your right to dispute billing errors;
- Provide a statement for each billing period in which you owe - or they owe you - more than one dollar;
- Send your bill at least 14 days before the payment is due - if you have a period within which to pay the bill without incurring additional charges (THE LIFETRUST LINE OF CREDIT DOES NOT HAVE A REQUIREMENT TO MAKE PAYMENTS AND NO PAYMENT BILLING SENT); and
- Credit all payments to your account on the date received, unless no extra charges would result if they failed to do so. LIFETRUST is permitted to set some reasonable rules for making payments, say setting a reasonable deadline for payment to be received to be credited on the same date.