

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

The Federal Truth-In-Lending Act requires prompt correction of mistakes on your monthly statement.

1. To preserve your rights under the Act, please follow the proceeding steps if you think that your statement is wrong or you need more information about an item on your statement:
 - a. Do not write on the statement. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
 - i. Your name and account number.
 - ii. The initial date of the error and a description and/or explanation (to the extent you can explain) of why you believe it is an error.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help Marietta College to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to Student Accounts, Marietta College, 215 Fifth Street, Marietta, Ohio, 45750.

Mail this document as soon as possible. In any case, the document must reach Marietta College no later than 60 days from the date the first bill reflecting the alleged error was sent.

2. Marietta College must acknowledge all letters pointing out possible errors within 30 days of receipt, unless Marietta College is able to correct your bill during those 30 days. Within 90 days after receiving your letter, Marietta College must either correct the error or explain why Marietta College believes the bill is correct. Once Marietta College has explained the bill, Marietta College has no further obligation to you, except as explained in paragraph five, even if you still believe that there is an error.
3. After Marietta College has been notified by you that an alleged error exists on your bill, you need not pay the disputed amount. However, you remain obligated to pay the parts of your bill not in dispute. Neither Marietta College, nor an attorney, nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you; and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the dispute amount be reported to a credit bureau or other creditors as delinquent until Marietta College has answered your inquiry.
4. If it is determined that Marietta College has made a mistake on your bill, you will not have to pay any finance charges on the disputed amount. If it is determined that Marietta College has not made a mistake on your bill, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, Marietta College must send you a written notification of what you owe; and if it is determined that Marietta College did make a mistake in billing the disputed amount, you must be given the time to pay which you are normally given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
5. If Marietta College's explanation does not satisfy you and you notify Marietta College in writing, prior to your new due date, that you still refuse to pay the disputed amount, Marietta College may report you to credit bureaus and other creditors and may pursue regular collection procedures. But Marietta College must also report that you think you do not owe the money, and Marietta College must let you know to whom such reports were made. Once the matter has been settled between you and Marietta College, Marietta College must notify those to whom Marietta College reported you as delinquent of the prior resolution. If written notification is not received during this time and payment is not made by the new due date, Marietta College is no longer required to provide you with notification when you are reported to credit bureaus, other creditors or collection agencies.