



April 5, 2021

Halana Richardson
2102 Madison Avenue
New York, New York 10037

Dear Ms. Richardson,

This letter is in response to the complaint you filed with the Department of Financial Protection and Innovation (DFPI) on March 24, 2021.

Ms. Richardson, you filed the same complaint with Better Business Bureau on February 17, 2021 and we responded to the complaint on March 23, 2021. We have researched your complaint and agreed to reimburse your loan \$360.00 for the force-placed insurance that were added to your loan in November 2020 through March 2021, and agree to cancel said insurance going forward. ACCU's decision to reimburse and cancel insurance going forward was made in light of your statement that said vehicle was sold and/or transferred to another party on October 30, 2020.

A refund/credit in the amount of \$360.00 was applied to your balance on Friday, March 26, 2021.

If you have any further question, please feel free to contact me directly at 626-208-5451.

Regards,

A handwritten signature in black ink, appearing to read 'Maha Rabadi', is written in a cursive style.

Maha Rabadi
Director of Internal Audit

2100 E. Route 66 P.O. Box 5100 Glendora, CA 91740 | Toll-Free: 800.343.6328 | Fax: 626.208.5409

The credit union is federally insured by the National Credit Union Administration (NCUA). Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation. See a credit union representative for details. Equal housing opportunity.