



01/01/2001

Member Name  
Joint Member Name  
Street Address  
City, ST Zip

Dear Firstname,

We have received a refund for the single interest insurance (*Collateral Protection Insurance*) that was “force placed” on your loan account **179025-00** as of **September 18, 2012**. As our previous correspondence indicated, a policy in the amount of **\$1,609** was added to your loan for the period of **June 26, 2012** to **August 29, 2012**. **This insurance is very expensive, does not meet the state requirement for liability insurance coverage, and only protects the Credit Union up to the lower of the loan balance or value of the vehicle.**

A refund in the amount of **\$267** for the period of **January 8, 2021** to **July 7, 2022** has been credited to your share savings account as your loan was paid off **February 27, 2023**.

If you have further questions about your insurance status, please contact our Insurance Service Center at **1-800-653-8812**.

Sincerely,

Austin Telco Federal Credit Union

This communication is from a debt collector attempting to collect a debt.  
Any information obtained will be used for that purpose.