

December 09, 2019

Atlantic Federal Credit Union  
37 Market Street,  
Kenilworth, New Jersey 0703

Charline A. Hines  
4 Fleetwood Place, Apt C,  
Irvington, New Jersey, 07111

Account#: 788680

To Whom It May Concern,

This letter is to serve as notice to Atlantic Federal Credit Union of my new mailing address. Please update your records to change my mailing address from 68 Huntington Terrace, Newark, N.J. 07112 to **4 Fleetwood Place, Apt C, Irvington, N. J. 07111**. The change of address is effective immediately.

It was brought to my attention on Saturday, December 7, 2019 that my account has been debited ten dollars (\$10.00) a month for a "Bad Address". I was not aware that the credit union does not forward mail and that a monthly charge would be assessed to my account. I am requesting that my account be reimbursed for all of the \$10.00 monthly charges accessed to date. I do not think it is fair, nor does it foster a good relationship between the credit union and their members to be charged this fee. A change of address was put in effect with the US Postal Service in May 2019 to avoid instances of not receiving my mail at the new address. Please consider my request for reimbursement of the charges on my account.

Thank you in advance for your consideration in this matter.

Sincerely,

Charline A. Hines