

ACCESS TO CREDIT UNION DOCUMENTS:

In accordance to Section 91:315, this notice is to advise you, as a **VATAT Credit Union** member, you have the ability to request certain documents relating to the credit union's finances and management. These documents are: the balance sheet and income statement, a summary of the most recent annual audit, written board policy regarding access to articles of incorporation, bylaws, rules, guidelines, board policies, and the Internal Revenue Service Form 990. Any requests for these documents should be made to management at our main office with advance notice.

COMPLAINT NOTICE:

If you have a problem with the services provided by this credit union, please contact us at: **VATAT Credit Union**, 614 E. 12th Street, Austin, Texas 78701; (512)-472-3258 or (800)-777-1825. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699; (512) 837-9236 or online at www.cud.texas.gov