

**Exhibit A**

(To be retyped on credit union letterhead)

**Notice Of Consumer's Right To Cure Default And Redeem Repossessed Property**

Today's Date \_\_\_\_\_

Date of Repossession \_\_\_\_\_

Your vehicle/manufactured home/boat has been repossessed/surrendered for non-payment. Under NY law, you have the right to redeem this vehicle/manufactured home/boat if payment of \$ \_\_\_\_\_ is made to \_\_\_\_\_ Credit Union by \_\_\_\_\_, 20 \_\_\_\_\_.\*\*\* This figure is calculated as follows:

Principle Balance Due to Date \_\_\_\_\_

Interest Due to Date \_\_\_\_\_

Repossession Costs \_\_\_\_\_

Total Amount Due to Redeem Vehicle/  
Manufactured Home/Boat \_\_\_\_\_

For information regarding the redemption of this vehicle/manufactured home/boat, you may contact the credit union at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone number: \_\_\_\_\_

\*\*\* League Counsel recommends that the member be given 7 to 10 days to redeem the vehicle, manufactured home or boat.