CHECKING ACCOUNT RECONCILIATION

OUTSTANDING CHECKS

NUMBER	AMOUNT
TOTAL	

ENDING BALANCE SHOWN ON THIS STATEMENT _____

PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT _____

SUB-TOTAL _____

LESS TOTAL OUTSTANDING CHECKS _____

EQUALS ADJUSTED ENDING BALANCE _____

ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR CHECK REGISTER.

NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECK REGISTER) THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECK REGISTER) THAT APPLY TO YOUR ACCOUNT.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Statement

If you think your statement is wrong or you need more information about a transaction on your statement, write to us (on a separate sheet) at the address on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us at the phone number listed on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or transaction you are unsure about, and explain why you believe there is an error or why you need more information.
- Date and sign your letter.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. This is a summary of your rights. A full statement of your rights and the credit unions responsibilities under the Federal Credit Billing Act will be sent to you upon request.

The balance used to compute the FINANCE CHARGE on Open-End Credit Loans is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The ANNUAL PERCENTAGE RATE is determined by multiplying the Periodic Rate by the number of periods in a year (365).

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFER

Telephone or write us at the address or phone number shown on the front of this statement as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we send you the first statement on which the problem or error appeared. You will need to supply us with the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error of transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you tell us orally, we may require that you send us your complaint in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 calendar days for the amount you think is in error, so that you have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 calendar days, we may not recredit your account.

For inquiries involving POS (point of sale) and foreign transactions on existing accounts we will provisionally credit your account after 10 business days if the problem is not resolved. If we need more time, we may take an additional 90 days to investigate the problem before making a final decision.

For inquiries involving POS (point of sale) and foreign transactions on new accounts involving transactions made during the first 30 days after the first deposit is made to an account, we will provisionally credit your account after 20 business days. If we need more time we may take an additional 90 days to investigate the problem before making a final decision. An account is not considered a new account if the customer has had another account at the credit union for at least 30 calendar days.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.