

SHARE DRAFT RECONCILEMENT

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR SHARE DRAFT ACCOUNT
 COMPARE SHARE DRAFTS SHOWN ON THIS STATEMENT WITH THOSE LISTED IN YOUR SHARE DRAFT REGISTER.

LIST DRAFTS WRITTEN BUT NOT PAID AT LEFT

NUMBER	AMOUNT
TOTAL ▷	

1A. ENTER YOUR SHARE DRAFT REGISTER BALANCE _____

1B. SUBTRACT ANY CHARGES OR FEES APPEARING ON THIS STATEMENT WHICH YOU HAVE NOT DEDUCTED FROM YOUR REGISTER - _____
- _____
- _____

SUBTOTAL (BALANCE MINUS CHARGES OR FEES) _____

1C. ADD DIVIDENDS (IF ANY) + _____

1D. **ADJUSTED SHARE DRAFT REGISTER BALANCE** \$ _____

2A. SHARE DRAFT BALANCE ON THIS STATEMENT _____

2B. ADD ANY DEPOSITS MADE LATER THAN THE DATE OF THIS STATEMENT + _____
+ _____
+ _____

SUBTOTAL OF BALANCE AND DEPOSITS _____

2C. SUBTRACT SHARE DRAFTS OUTSTANDING (FROM LEFT) - _____

2D. **ADJUSTED SHARE DRAFT STATEMENT BALANCE** \$ _____

YOUR ACCOUNT IS IN BALANCE IF THE AMOUNTS ON LINES 1D and 2D AGREE

THANK YOU FOR USING YOUR CREDIT UNION

IMPORTANT INFORMATION ABOUT ANY OPEN END CREDIT ACCOUNT

EACH LOAN MARKED * IS OPEN END CREDIT. THE DAILY PERIODIC RATE AND THE **ANNUAL PERCENTAGE RATE** USED TO COMPUTE THE **FINANCE CHARGE** FOR EACH OF THESE LOANS IS PRINTED UNDER THE LAST TRANSACTION RELATING TO THAT LOAN. THE DAILY PERIODIC RATE IS APPLIED TO YOUR BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING . YOUR BALANCE CHANGES AS NEW AMOUNTS ARE BORROWED AND AS PAYMENTS ARE MADE OR CREDITS GIVEN.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on the first page of your statement. 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, 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 and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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 statement 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact the Credit Union at the phone number or address listed on the first page of your statement if you think your statement or automated teller machine receipt is wrong if you need more information about a receipt or transfer on the statement. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error and the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

NOTICE—PAYROLL DEDUCTION

IF YOU, THE MEMBER, HAVE PAYROLL DEDUCTION FOR THE PURPOSE OF LOAN REPAYMENTS, THIS DEDUCTION MAY BE TERMINATED AT YOUR REQUEST, WITHOUT PENALTY.

IMPORTANT INFORMATION

INTEREST AND DIVIDEND AMOUNTS HAVE BEEN REPORTED TO FEDERAL AND STATE GOVERNMENTS. YOU WILL RECEIVE A SUBSTITUTE 1099 FORM FROM US EACH JANUARY, WHICH WILL CONTAIN A SUMMARY OF THIS INFORMATION.