TEAR OFF AND SEND TO CREDIT UNION

PLEASE KEEP US INFORMED OF NAME AND ADDRESS CHANGES

PLEASE CHECK YOUR NAME(S), ADDRESS, AND SOCIAL SECURITY NUMBER ON THE FRONT OF THIS STATEMENT IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE.

PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED

❑ Member's Name _____ ❑ Social Security No. _____

❑ Joint Member's Name(s) _____

❑ Address (including Apartment No.) _____

❑ City and State _____ ❑ Zip Code _____

❑ Home Phone _____ ❑ Work Phone _____

Signature _____

SHARE DRAFT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR SHARE DRAFT ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT

DRAFT NUMBER	AMOUNT	DRAFT NUMBER	
	TOTAL		

AMOUNT	

1. **SUBTRACT** FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND.

2. **ENTER** DRAFT BALANCE SHOWN ON THIS STATEMENT		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR DRAFT REGISTER **CHECK OFF** ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT **LIST** NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS		
5. **SUBTRACT** TOTAL DRAFTS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR DRAFT REGISTER. COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER. IF YOU HAVE ANY QUESTIONS REGARDING YOUR CHECKING ACCOUNT, PLEASE CALL THE CREDIT UNION.

YOUR BILLING RIGHTS — KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. 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 your statement. Write to us 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, 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 not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, share draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To", or telephone us at the telephone number shown in the "Direct Inquiries To" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. 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 or 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 use of the money during the time it takes us to complete our investigation.