



RECONCILEMENT OF ACCOUNT

This form is provided to help you balance your draft statement.

DATE _____ 20 ____

DRAFTS OUTSTANDING-NOT CHARGED TO ACCOUNT

NO.	\$	
TOTAL (CARRY TO LINE 4 AT RIGHT)	\$	

Draft balance shown on the statement \$ _____ ①

Add + Deposits not credited in this statement (if any) \$ _____ ②

+ Interest paid \$ _____

Total \$ _____ ③

Subtract - Draft outstanding \$ _____ ④

Balance \$ _____

Deduct service charges (if any) from draft book balance.
THE RESULT SHOULD EQUAL THE RECONCILED STATEMENT BALANCE SHOWN ABOVE

TO RECONCILE YOUR BALANCE WITH THIS STATEMENT:

COPY the Draft Balance shown on the statement on Line 1.
ADD to this balance deposits not credited on this statement, if any, (Line 2) and show Total of Lines 1 and 2 on Line 3.
Check off on the carbon of your draft book each of the draft paid and make a list of numbers and amounts of those still outstanding in this space provided.
COPY the total amount of outstanding drafts on Line 4.
SUBTRACT outstanding drafts (Line 4) from Total on Line 3 and the result is your Draft Balance and should agree with your Share Draft Book Balance after deducting service charges, since previous statement.
Any errors or discrepancies appearing on this statement should be reported promptly to the Credit Union auditing department.

PLEASE NOTIFY US OF ANY CHANGES IN ADDRESS IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or Write Us

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 (if any).
- (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 the use of the money during the time it takes us to complete our investigation.

THE FOLLOWING DISCLOSURE PERTAINS TO OPEN END LOANS ONLY IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT

Send your inquiry in writing so that the credit union receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

1. Your name and account number (if any);
2. A description of the error and why (to the extent you can explain) you believe it is in error; and
3. The dollar amount of the suspected error.

If you have authorized the credit union to automatically pay your bill from your share or loan account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the credit union receives it within 16 days after the bill was sent to you.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the credit union is resolving the dispute. During that time, the credit union may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights; a full statement of your rights and the credit union's responsibilities under the Federal Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

PLEASE RETAIN THE STATEMENT. IT IS A PERMANENT RECORD OF YOUR TRANSACTIONS.