RECONCILEMENT OF DRAFT ACCOUNT

DEPOSITS NOT CREDITED ON STATEMENT

Date	Amount	
A Total Deposits		

ATM/POINT OF SALE (POS) WITHDRAWALS NOT ON STATEMENT

C Total ATM/POS Withdrawals		

OUTSTANDING CHECKS

Check Number	Amount	
B Total Outstanding Checks		

ENDING BALANCE FROM FRONT $_____

ADD **A** DEPOSITS NOT ON STATEMENT +_____

SUB-TOTAL: $_____

SUBTRACT **B** OUTSTANDING CHECKS (-) _____

SUBTRACT **C** ATM/POINT OF SALE WITHDRAWALS NOT ON STATEMENT (-) _____

OTHER ADJUSTMENTS (+/-) _____

REVISED STATEMENT BALANCE* $_____

CHECK REGISTER BALANCE* $_____

* THESE TOTALS SHOULD AGREE. IF THEY DON'T THEN ON YOUR REGISTER:

1. VERIFY ALL CHECKS, ATM TRANSACTIONS, AND DEPOSITS.
2. SUBTRACT CHECK ORDERS, NSF, STOP PAYMENT, ATM AND PHOTOCOPY CHARGES.
3. ADD DIVIDENDS.
4. ADD AUTOMATIC TRANSFERS OR LINE OF CREDIT ADVANCES.
5. VERIFY TRANSACTIONS COMPLETED BY AUDIO RESPONSE ARE ENTERED.
6. CHECK YOUR COMPUTATIONS.

NOTES

RETAIN THIS STATEMENT WITH YOUR PERMANENT RECORDS YOU WILL NEED IT FOR YOUR TAX PURPOSES

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 (on a separate sheet) to the Chairman, Supervisory Committee or Audit Committee (at the address shown on your statement) as soon as possible. We must hear from you within thirty-three (33) days of the mailing date of the earliest statement regarding any forgery, alteration, or unauthorized signature on any item described in the statement (sixty (60) days in the event of electronic transactions). 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 balance of your account that is not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Other Information About Your Statement

The dates as shown on the statement are the dates the credit union posted the amounts to your account.

The balance used to compute the finance charge is the actual outstanding principal balance at the end of each day after credits are subtracted and new advances or other charges are added.

The amount of the **FINANCE CHARGE** is determined by applying the applicable daily period rate to the unpaid loan balance in the loan account for which payment is being made multiplied by the exact number of days elapsed since the immediately preceding loan advance, payment, or other changes to balance on such loan account.

Share accounts are not transferable except on the books, or with the permission of the credit union.