SHARE DRAFT RECONCILEMENT ... THIS FORM IS PROVIDED TO ASSISTYOU IN BALANCING YOUR DRAFT ACCOUNT


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 AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT
AMOUNTS RECORDED IN YOUR DRAFT REGISTER

This statement of account contains income tax reporting data, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements Retain your statement of account for purposes of income tax reporting.
(Required information for Regulation Z - Truth in Lending)
Send Inquiries To: Our address on the front of this statement.

## FAIR CREDIT BILLING SHORT FORM - STATEMENT OF RIGHTS

In Case of Errors or Inquiries About Your Statement of Loan Account
Send your inquiries in writing so that the credit union receives it within 60 days after the open-end loan statement was mailed or otherwise delivered to you. Your written inquiry must include:

1. Your name and account number.
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.

You remain obligated to pay the amount on your statement 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 the same time the credit union may not take any action to collect disputed amounts or report disputed amount as delinquent.
This is a summary of your rights; a full statement of your rights and the credit union's responsibilities under Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing (statement) error notice.

> (Required Information to Comply with Regulation E - Electronic Funds Transfer Act)

## In Case of Errors or Questions About your Electronic Fund Transfers

Telephone us or write us at our number or address shown on the front of this statement 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 send 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 reaccredit 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.

## Important Information Regarding the Computation of your Loan Balance and Loan Interest Charges

The balance on which the interest charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The interest charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the interest charge you owe on the loan account.

NOTICE - PAYROLL DEDUCTION: If you, the member, have payroll deduction for the purpose of loan payments, this deduction maybe terminated at your request, without penalty.

