TO PROVE THE ENDING BALANCE AS SHOWN ON YOUR STATEMENT

1. BE SURE THE HANDLING COST OF THIS ACCOUNT HAS BEEN DEDUCTED FROM YOUR RECORDS.

2. RECORD AMOUNT OF DEPOSITS MADE AFTER THE DATE ON THIS STATEMENT IN THE SPACE FOR DEPOSITS OUTSTANDING.

3. COMPARE EACH CHECK WITH THE AMOUNT ON YOUR CHECK RECORDS, AND IF BOTH AMOUNTS AGREE CHECK OFF THE AMOUNT ON YOUR CHECK RECORDS. IF IN THE PROCESS YOU FIND A CHECK THAT WAS NOT RETURNED, RECORD ITS AMOUNT IN THE SPACE PROVIDED AT THE RIGHT FOR CHECKS OUTSTANDING.

_____ ENDING BALANCE FROM FRONT OF STATEMENT

_____ ADD ANY DEPOSITS YOU HAVE MADE AFTER PERIOD ENDING DATE SHOWN ON FRONT OF STATEMENT.

_____ SUBTOTAL

_____ SUBTRACT TOTAL OF OUTSTANDING CHECKS

CHECKBOOK BALANCE _____ BALANCE

THESE TWO BALANCES SHOULD AGREE

DEPOSITS OUTSTANDING	
DATE	AMOUNT

CHECKS OUTSTANDING	
DATE	AMOUNT
TOTAL	

PLEASE RETURN IMMEDIATELY ANY DOCUMENTS THAT DO NOT BELONG WITH THIS STATEMENT

THE FOLLOWING DISCLOSURE PERTAINS TO OPEN END LOAN 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 statement was mailed to you. Write to the address on the reverse side, Attention: Supervisory Committee.

Your 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 an error; and
3. The dollar amount of the suspected error.

If you have authorized the credit union to automatically make loan payments from a 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 loan 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 upon request and in response to a billing error notice.

THE FOLLOWING DISCLOSURE PERTAINS TO ELECTRONIC TRANSFER OF FUNDS

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the phone number or address on the reverse side 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.