SHARE DRAFT RECONCILEMENT			THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT					
LIST DRAFT	TS OUTSTANDING NOT C	HARGED TO YOUR DRA	AFT ACCOUNT	PERIOD ENDING				
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT					
				1. <u>SUBTRACT</u> FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, <u>ADD</u> ANY DIVIDEND.				
				2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE \$				
				+ \$				
				ENTER DEPOSITS 3. 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 PRO- VIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.				
				5. <u>SUBTRACT</u> TOTAL DRAFTS OUTSTANDING {- \$				
		TOTAL		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 THE DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT								

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

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

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.

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 the error 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 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 10 days telling us that you still refuse to pay, we must tell anyone we report 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 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES: If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state, within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50.00. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (For Consumers Only)

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 "Send Inquiries To" area as soon as you can if you think your statement of 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.

- Tell us your name and account number.
- 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. 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.

NAME AND/OR ADDRESS	CHANGE						
Please check your name(s), and address 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 and enter corrected change.							
☐ Member's Name							
☐ Zip Code							
			ne #				
□ E-mail Address							
Signature			Date				
Please keep us informed of add	ress changes.						
previous monthly statement or if there wa	Charge on the date they are posted to y	HICH FINANCE CHARGE COMPU' our Account if you have paid the Account s incur a Finance Charge from the date the	t in full by the Payment Due Date shown on your				
Account. The Finance Charge is figured by applying the periodic rate to the "Balance Subject to Finance Charge" which is the "Average Daily Balance" of your Account, including current transactions. The "Average Daily Balance" is arrived at by taking the beginning balance of your Account each day, adding in any new cash advances, and unless you pay your Account in full by the Payment Due Date show on the previous monthly statement or there is no previous balance, adding in new purchases and subtracting any payments or credits and unpaid finance charges. This gives us the daily balance. The daily balances for the billing cycle are then added together and divided by the number of days in the billing cycle. The result is the "Average Daily Balance." The Finance Charge is determined by multiplying the "Average Daily Balance" by the number of days in the billing cycle and applying the periodic rate to the product. If your periodic rate is an index, your periodic rate(s) may vary. No additional Finance Charges will be imposed on new purchases shown on this statement if the New Balance shown on this statement is paid in full by the Payment Due Date show on this statement. The Payment Due Date is not less than 25 days from the Billing Cycle Closing Date shown on this statement. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.							
your account to credit bureaus. Late pays		LING RIGHTS SUMMARY	our credit report.				
In Case of Errors or Questions About Your Bill If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address shown on your statement as soon as							
n you think your statement is wrong, or if you need more information about a transaction on your statement as a tine address shown on your statement 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, account number, the dollar amount of the suspected error, describe the error and explain 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 dispute while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect that amount.							
Special Rule for Credit Card Purchases If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the Merchant, you							
may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the Merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) NOTIFICATION OF DISPUTED ITEM							
You may write us or use this form. Please		form for your records. Please complete,	sign and return to the address listed on your statement				
(DO NOT MAIL THIS FORM WITH YOU Name (Please Print)	,		Date				
Acct. # A	mount Reference # _	Posting Date	Merchant Name				
Daytime Phone #							
Check one box below. Enclos	e copies of all documentation (credit sl	ips, contracts, return receipts, sales slips	, etc.).				
 1. I certify that the charge listed above was not made by me or any person authorized by me to use my account. 2. The attached credit slip has not shown on my statement. 3. The attached credit slip was listed as a sale on my statement. 4. I do not recognize the above transaction. Please send me a copy of the sales slip. 5. The amount of the enclosed sales slip was increased from \$ to \$, or the sales slip was added incorrectly. 							
 6. I certify that the charge in c my possession at all times. 	question was a single transaction but po	osted twice to my statement. I did not auth	horize the second transaction and the cards were in				
		ctive (Explain the defect or damage you	r efforts to resolve the problem and your efforts to				
return the merchandise.)			·				
 8. I have not received merchandise which was to arrive by (Date) (Describe your efforts to resolve the problem and the merchant?s response.) 9. I am disputing the quality of the goods or services I received. I dispute the entire amount of \$ (Explain 1. What you expected; 2. What you actually received; 3. The efforts you made to contact the merchant and 4. The date you contacted the merchant.) 10. On (Date) I canceled a recurring charge (i.e., on-line computer service). 							
		from the valid charge was returned, suppl	ly the date and proof.				
We may request additional information. I	n some circumstances a credit may be	reversed once our investigation is comple	eted.				
Cardholder Signature	Date	Cardholder Signature	Date				