CHECKING ACCOUNT RECONCILEMENT – THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. **SUBTRACT** FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.

2. **ENTER** CHECK BALANCE SHOWN ON THIS STATEMENT HERE		$
3. **ENTER** DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR CHECK REGISTER CHECK OFF ALL CHECKS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS.		
5. **SUBTRACT** TOTAL **CHECKS OUTSTANDING**	–	$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER
COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER
COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is in error, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on the front of your statement. 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:

(1) Your name and account number.

(2) The dollar amount of the suspected error.

(3) 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 any amounts due that are not in question. While we investigate your question, we cannot report you as delinquent, or take action to collect the amount you question. This is a summary of your rights. For a full statement of your rights and the creditor's responsibility under the Federal Fair Credit Billing Act, contact your credit union.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

DOES NOT APPLY TO ANY COMMERCIAL ACCOUNT

Write us at the address shown on the front of this statement or telephone us at the telephone number shown. If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, you must contact us no later than **60** days after you got the receipt or we sent you the **FIRST** statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Tell us the dollar amount of the suspected error.

(3) 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.

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.

If any deposits, including Social Security, payroll deductions or U.S. Government checks, were made 3 or more business days prior to the statement date and are not shown, notify the credit union.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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