

This statement of account contains income tax reporting information, 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.

If you wish to change your name, address, or contact information contact the credit union using the information on the front of this statement.

The following procedure is for your Share Draft/Checking Account only!

Step ①

Obtain your account register and check off the following items listed on your Share Draft/Checking Account: (1) Personal draft (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1) thru (4) are on your Share Draft/Checking Account, but not in your account register, then verify that they are your items. If so, then record them in your account register and adjust your register balance.

Step ②

Enter each credit union charge against your Share Draft/Checking Account into your register and adjust your register balance.

Step ③

Step ④

Step ⑤

List and total all deposits on your Share Draft/Checking Account not checked off in your account register. This total will be used in Step ⑤.		List and total all credit and other payments on your Share Draft/Checking Account not checked off in your account register. This total will be used in Step ⑤			
Date	Amount	Number	Amount	Number	Amount
1		1		9	
2		2		10	
3		3		11	
4		4		12	
5		5		13	
6		6		14	
7		7		15	
8		8		16	
Total		Total		Total	

ENTER: Share Draft/Checking Account balance \$ _____

ADD: Your total deposits not on your Share Draft/Checking Account Step ③ \$ _____

SUB-TOTAL: \$ _____

SUBTRACT: total drafts and other payments on your Share Draft/Checking Account not checked off in your account register. Step ④ \$ _____

SUB-TOTAL: \$ _____

ENTER AND SUBTRACT: Balance on your account register \$ _____

Total: (Should be 0) \$ _____

IF THE TOTAL IS NOT ZERO, RECHECK STEPS ① THRU ⑤

What To Do If You Think You Find A Mistake On Your Statement

You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies reflected on your statement within 33 days of the date we sent the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

If you think there is an error on your statement or your receipt is wrong, write to us at the address on the front of the first page of this statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

In Case of Errors or Questions About Loans (Other Than Home-Equity Plans)

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Home-Equity Plans BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Important Information Regarding the Computation of your Consumer Loan Balance and Finance Charges: We use the Average Daily Balance Method (including current transactions) to figure a portion of the finance (interest) charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To calculate each "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/loans, and subtract any payments or credits, and unpaid finance charges. Then, we add up all the daily balances for the billing (statement) cycle and divide the total by the number of days in the billing (statement) cycle. The finance charge is computed when you make a payment. For each day since your last payment, the periodic rate is applied to each "average daily balance". The sum of these charges is the finance charge you currently owe on the loan.

The Annual Percentage Rate (APR) is shown in the loan description area for each loan followed by the rate type. Types of "Adjust" or "Variable" indicate that this loan's APR can change. The daily periodic rate is calculated by dividing the APR by 360 or 365 as noted in your loan disclosures.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS

In Case of Errors or Questions About Your Electronic Transfers, call or write us at the phone number listed 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 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 it 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 (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to do this, we will recredit your account for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.