

NAME AND 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. PLEASE PROVIDE CORRECT INFORMATION FOR ITEMS TO BE CHANGED

Member's Name _____ Social Security Number _____
Address (including Apartment No.) _____ Phone Number _____
City and State _____ Zip Code _____
Signature Authorizing Changes _____

PLEASE KEEP US INFORMED OF ADDRESS CHANGES

IF YOU HAVE ANY QUESTIONS ABOUT YOUR ACCOUNT PLEASE WRITE OUR OFFICE AT THE ADDRESS ON THE FRONT OF YOUR STATEMENT

---SHARE DRAFTS RECONCILEMENT--- THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

Table with 4 columns: DRAFT NUMBER, AMOUNT, DRAFT NUMBER, AMOUNT. Includes a 'TOTAL' row at the bottom.

PERIOD ENDING _____

1. Subtract from your draft register any changes or fees appearing on this draft statement which you have not previously deducted. Add to your draft register any dividend not previously added.

Summary table for items 2, 3, and 4. Includes rows for draft statement balance, deposits, and total.

5. Check off in your register each of the drafts paid, and list the numbers and amounts of those not paid.

Summary table for items 5 and 6. Includes rows for subtracting total drafts outstanding and the final balance check.

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

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

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.

- 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 have authorized us to pay your OPEN-END Account automatically from your share account, share draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong.

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.

After we receive your letter, we cannot try to collect any amount you question, or report you as a delinquent. We can continue to send as statement to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit.

If you fail to pay the amount we think you owe, we may report you as a delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone us at our office as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement.

- (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 credit your account for the amount you think is in the error.

VISA Check and INTERLINK Cards

ERROR RESOLUTION NOTICE. We will tell you the results of our investigation within 10 business days (5 business days if the transfer involved a point-of-sale transaction or 20 business days if the transfer involved a foreign-initiated transfer).