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

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL ➤	

PERIOD ENDING

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

2	ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE		$
3	ENTER DEPOSITS 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 PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5	SUBTRACT TOTAL DRAFTS OUTSTANDING	-	$
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 DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER
COMPARE THE DOLLAR AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER

OWNERSHIP OF SHARE, DEPOSIT, AND CERTIFICATE ACCOUNTS SHOWN ON THIS STATEMENT IS NOT TRANSFERABLE EXCEPT ON THE BOOKS OF THE CREDIT UNION.

BILLING RIGHTS SUMMARY - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, you must notify us in writing as soon as possible, using the address information on the front of your statement. We must hear from you no later than 60 days after the error first appeared on your statement. 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.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and why you believe it is a mistake.

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The amount 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. (Loans other than home equity loans)
- While you do not have to pay the amount in question, you are responsible for the remainder of the balance.
- We can apply any unpaid amount against your credit limit. (Loans other than home equity loans)

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.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone 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 listed 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. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

(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 (20 business days if the transfer involved a new account) to do this, we will credit 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.

Each loan marked * is open end credit. The balances of each such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column titled "Balance." The **INTEREST CHARGE** shown on the statement is computed on one or more of these balances (except closing balance) at the (daily) periodic rate and **ANNUAL PERCENTAGE RATE** printed under the last transaction relating to such loan. Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The **INTEREST CHARGE** shown on the statement is computed by multiplying the (daily) periodic rate times each such balance figure times the number of days that figure Is outstanding.

This statement of account contains income tax reporting data, 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.

NOTICE – PAYROLL DEDUCTION. If you, the member, have payroll deduction for the purpose of loan repayments, this deduction may be terminated at your request, without penalty.

TSC21912C15