;	SHARE DRAFT REC	ONCILEMENT	THIS FORM I	IS PROVID	ED TO AS	SIST	YOU IN BALANCING YOUR SH	ARE DRAFT /	ACCOUNT	
	LISTS DRAFTS (	RGED TO YOUR SHARE D	ED TO YOUR SHARE DRAFT ACCOUNT			PERIOD EN	DING			
	DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMC	UNT					
							1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THE STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.			
							2. ENTER DRAFT BALANCE SHOWN ON THE STATEMENT HERE	\$		
							· · · · · · · · · · · · · · · · · · ·	\$	1	
							3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THE STATEMENT +	\$	1	
						_		\$	1	
					1			\$	   	
							4. IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID	· ·		
							DRAFTS			
			TOTAL				5. SUBTRACT TOTAL DRAFTS OUTSTANDING	\$		
		ELE COPY OF A DRAFT P ER LISTED ON THE FAC	LEASE CALL THE CREDIT	UNION			6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE	\$		
	I. VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR DRAFT REGISTER. 2. COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THE STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER. 3. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THE STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER.									
YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE					IN CASE OF ERRORS OR OTHER QUESTIONS ABOUT YOUR ELECTONIC TRANSFERS					
This notice contains important information about your rights and our responsibilities under the Fair Credit					Telephone us at:					
Billing Act. NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOAN ACCOUNT STATEMENT.					or					
If you think your statement is wrong, or if you need more information about a transaction on your					Toll Free					
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					
or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:					Write us at:					
Your name and account number     The dollar amount of the suspected error.					White Go di.					
	<ul> <li>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.</li> </ul>					an ann an unu ann if unu think unur statement ar respirt is urang ar if unu nood more information shout d				
If you have authorized us to pay your loan account automatically from your savings or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.					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 the FIRST statement on which the problem or error appeared.					
YO			CEIVE YOUR WRITTEN NOTIC							
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.					1. Tell us you name and account number (if any).					
After we receive you letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we					<ol> <li>Describe the error or 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.</li> <li>Tell us the dollar amount of the suspected error.</li> </ol>					
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 you tell us orally, we may require that you send us your complaint or question in writing within 10 business					
If we find that we made a mistake on your statement, you will not have to pay any finance charges related to the 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					days. We will tell you the results of our investigation within 10 business days [or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions] after we here					
the amount you owe and the data 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					from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business					
explanation does not satisfy you and you write to us within ten days telling us that you that you still refuse to pay, we must tell anyone we report you 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.					days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within three business days after we find the provide that there was no error.					
If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.						we finish our investigation. You may ask for copies of the documents that we used in our investigation.				
SPECIAL RULE FOR CREDIT CARD PURCHASES					FINANCE CHARGE CALCULATION					
<ul> <li>If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried on 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: <ul> <li>(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and</li> <li>(b) The purchase price must have been more than \$50.</li> <li>These limitations do not apply if the credit card issuer owns or operates the merchant, or mailed you the advertisement for property or service.</li> </ul> </li> </ul>					The FINANCE CHARGE on open-end credit plans is computed on the date a payment is received. The amount of FINANCE CHARGE is determined by multiplying the Daily Periodic Rate by the unpaid balance for each day that such unpaid balance was outstanding. The unpaid balance (for each day) is determined by taking the previous balance and adding any new advances and subtracting any payments or credits. The unpaid balance used to compute a FINANCE CHARGE appears in the new balance column on the front of the statement on the line immediately preceding the line where the FINANCE CHARGE is entered.					
Lau	ter additional of property of Selv				1					

## SERVICE CENTERS