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 our 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 at the bottom of this statement.

## TO VERIFY YOUR SHARE DRAFT ACCOUNT BALANCE

- 1. Make certain all drafts paid have been recorded in your Share Draft Book. If any of your drafts were not included with this statement, list the numbers and amounts under "Drafts Outstanding."
- 2. Deduct "Fees" (if any) as shown on the statement from your "Draft Book Balance."
- 3. If a dividend was paid this month add "dividend" to your "Draft Book Balance."

DRAFTS OUTSTANDING		4. Enter the balance shown on this statement.
DRAFT NUMBER	AMOUNT	
		<ul> <li>5. If you have made deposits since the date of this statement, add them to the above balance.</li> </ul>
		6. Deduct total of drafts outstanding.
		7. ADJUSTED BALANCE This should agree with your Draft Book Balance. (Make sure you have performed steps 2 & 3 above.)
		<ul> <li>If the "Adjusted Balance" does not agree with your "Draft Book Balance," the following suggestions are offered for your assistance.</li> <li>a). Recheck additions and subtractions in your Draft Book as well as the above figures.</li> </ul>
		b). Make certain Draft Book balances have been carried forward correctly from page to page.
		<ul><li>c). Verify deposits recorded on statement against deposits entered in Draft Book.</li><li>d). Compare the amount of each draft with the amount on your Draft Book Register.</li></ul>
		In the other share the share of the state of the share of
TOTAL OF DRAFTS OUTSTANDING		Federally Insured by NCUA

**CREDIT INSURANCE NOTICE:** Any credit insurance you may have on a loan is voluntary and you may cancel this insurance at any time by notifying the credit union in writing.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT NOTICE: We may report information about your account to credit bureaus. Late or missed payments, or other defaults, may be reflected in your credit report.

Important Information Regarding the Computation of your Consumer Loan (may also apply to Credit Cards) 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 or credit card account.

BANKRUPTCY NOTICE: If, and to the extent that, your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for the discharged obligation.

## IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

If you think your statement is wrong or if you need more information about a transaction on your statement, contact us at the address or telephone number shown below 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 problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- · The dollar amount of the suspected error.
- 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 need to pay any amount in question while we are investigating, but you are still obligated to pay amounts you owe 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.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, contact us at the address or telephone number shown below as soon as possible. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any)
- (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 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.

You may call the designated phone number below to determine if pre-authorized transfers have occurred.

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.