

SHARE DRAFT RECONCILIATION

OUTSTANDING SHARE DRAFT

ENDING BALANCE SHOWN ON THIS STATEMENT	_____
PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT	_____
SUB-TOTAL	_____
LESS TOTAL OUTSTANDING DRAFTS	_____
EQUALS ADJUSTED ENDING BALANCE	_____

**ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE
WITH THE BALANCE SHOWN IN YOUR SHARE DRAFT BOOK.**

* To report your Debit Card lost or stolen, please call 1-888-849-6046.

NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR SHARE DRAFT BOOK) THAT MAY APPLY TO YOUR ACCOUNT.

ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR SHARE DRAFT BOOK) THAT APPLY TO YOUR ACCOUNT.

ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT

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. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address shown in the upper left corner of the statement 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 by 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 information you are not sure about.
 4. Signature of the account holder to authorize research.

If you have authorized us to pay your CREDIT CARD Account automatically from your Savings Account, Share Draft Account, or through payroll deduction, 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.

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. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your 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 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 we find that we made a mistake on your statement, you will not have to pay any finance charges related to any 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 the amount you owe and the date 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 explanation does not satisfy you and you write to 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. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us at the address shown in the upper left corner of the statement 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. We must hear from you no later than 60 days after the FIRST statement on which the problem or error 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 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 recredit your account for the amount you think is in error so that you will have use of the funds 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 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 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 FINANCE 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 government per requirements. Retain your statement of account for purposes of income tax reporting.

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