

**CHECK RECONCILEMENT\*\*\* THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

**LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT**

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
<b>TOTAL</b>		<b>▶</b>	

PERIOD ENDING \_\_\_\_\_ 20\_\_

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND.		
2. ENTER CHECKING ACCOUNT BALANCE SHOWN ON THIS STATEMENT HERE	\$	
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+	\$
	+	\$
	+	\$
<b>TOTAL</b> (2 PLUS 3)	\$	
4. In your Check Register, check off all checks paid and in area provided at left, List numbers and amounts of all unpaid checks.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	\$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE	\$	

**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 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.

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

Write us at the address shown on the front of your statement or telephone us as soon as you can if you think your statement or an automated teller machine receipt is wrong or if you need more information about a receipt or a transfer on the accompanying statement. We must hear from you no later than 60 days after you receive the first statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or transfer you are unsure about, 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 promptly, usually within 10 "business days", correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, 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.

## **IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT(S)**

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 on 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/problem appeared. You can telephone us, but doing so will not preserve your right.

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 item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your outstanding balance that are not in question. While we investigate your question, we cannot report you as delinquent to take any action to collect the amount you question.