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

DRAFT NUMBER	AMOUNT		DRAFT NUMBER	AMOUNT	
			TOTAL →		

PERIOD ENDING

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

2.	ENTER DRAFT BALANCE SHOWN ON THE STATEMENT HERE		$
3.	ENTER DEPOSIT MADE LATER THAN THE ENDING DATE OF THE STATEMENT	+	$
		+	$
		+	$
	TOTAL (2 PLUS 3)		$
4.	IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS AND IN AREA PROVIDED AT LEFT LIST NUMBER & AMOUNTS OF ALL UNPAID DRAFT		
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 AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER

HOW TO COMPUTE YOUR FINANCE CHARGE

Each loan mentioned with an * or ** is open end credit. The balance of such loan accounts 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 “Balance”. 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 in that account that is allocated to reduction of principle. The FINANCE CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for the period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted from each payment. The daily periodic rate and annual percentage rate for loan accounts marked with ** are a variable rate which may change.

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 at the address listed on your statement. Write to use as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which an 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 not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, Draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter much 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 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 you 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 satisfied between us when it finally is.

If we don’t follow these rules, we cannot collect the first $50 of the questions amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARDS

If you have a problem with the quality of property or service that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right to not pay the remaining amount due on the property or service. There are two limitations on this right: (a) You must have made the purchase in your home stead, or, if not within your home stead within 100 miles of your current mailing address, and (b) The purchase price must have been more that $50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

IN CASE OF QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at one of our Local Offices 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, 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 thatn 10 days to do this, we will refund your account for the first amount you think is an error so that you will have use of the money during the time it takes us to complete our investigation.