NAME OR ADDRESS CHANGE

PLEASE CHECK YOUR NAME(S), ADDRESS, AND SOCIAL SECURITY NUMBER ON THE FRONT OF THIS STATEMENT. IF NOT **EXACTLY CORRECT**, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE.
PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED.

❒ Member's Name_____ ❒ Social Security Number _____

❒ Joint Member's Name(s) _____

❒ Address_____ Apt. No. _____

❒ City and State_____ Zip Code _____

PLEASE KEEP US INFORMED OF ADDRESS CHANGES

PLEASE RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR TRANSACTIONS.

DEPOSITS OUTSTANDING

DATE	AMOUNT
3. TOTAL	

DRAFTS OUTSTANDING

NUMBER OR DATE	AMOUNT
5. TOTAL	

Regular share accounts are not transferrable except on the records of this credit union.

TO PROVE THE SHARE ACCOUNT BALANCE AS SHOWN ON YOUR STATEMENT:

1. GO THROUGH YOUR DRAFT STUBS OR DRAFT REGISTER AND CHECK OFF EACH DEPOSIT OR OTHER CREDIT AMOUNT LISTED ON THIS STATEMENT. IF YOU HAVE A DEPOSIT OR OTHER CREDIT IN YOUR DRAFT STUBS OR DRAFT REGISTER THAT IS NOT SHOWN ON THIS STATEMENT, LIST THE AMOUNT IN DEPOSITS OUTSTANDING COLUMN. ALSO LIST ANY DEPOSITS OR OTHER CREDITS STILL OUTSTANDING FROM A PREVIOUS STATEMENT.
   TOTAL AND ENTER ON LINE 3.
   GO THROUGH YOUR DRAFT STUBS OR DRAFT REGISTER AND CHECK OFF EACH DRAFT OR OTHER DEBIT LISTED ON THIS STATEMENT. IF YOU HAVE A DRAFT STUB OR DRAFT REGISTER ITEM NOT SHOWN ON THIS STATEMENT, LIST THE AMOUNT IN DRAFTS OUTSTANDING COLUMN. ALSO LIST ANY DRAFTS OR OTHER DEBITS STILL OUTSTANDING FROM A PREVIOUS STATEMENT.
   TOTAL AND ENTER ON LINE 5.
   IF THERE ARE ANY ERRORS, NOTIFY THE CREDIT UNION IMMEDIATELY. IF NO ERROR IS REPORTED IN TEN (10) DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT. ALL ITEMS ARE CREDITED SUBJECT TO FINAL PAYMENT.
2. _____ ENTER NEW BALANCE FROM FRONT OF STATEMENT
3. _____ ADD TOTAL OF DEPOSITS OUTSTANDING. (LINE 3)
4. _____ SUBTOTAL
5. _____ SUBTRACT TOTAL OF DRAFTS OUTSTANDING. (LIVE 5)
6. _____ ACCOUNT BALANCE

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7. _____ ENTER DRAFT REGISTER BALANCE.
   ADD ANY DEPOSITS OR OTHER CREDITS WHICH ARE LISTED ON THIS STATEMENT BUT ARE **NOT** LISTED IN YOUR DRAFT REGISTER.
8. _____ ALSO ENTER THIS AMOUNT INTO YOUR DRAFT REGISTER AND ADD TO YOUR DRAFT REGISTER BALANCE.
   SUBTRACT ANY WITHDRAWALS, OR OTHER DEBITS WHICH ARE LISTED ON THIS STATEMENT BUT ARE **NOT** LISTED IN YOUR DRAFT REGISTER.
9. _____ ALSO ENTER THIS AMOUNT INTO YOUR DRAFT REGISTER AND SUBTRACT FROM YOUR DRAFT REGISTER BALANCE.
10. _____ YOUR DRAFT REGISTER BALANCE SHOULD NOT BE THE SAME AS THE BALANCE IN NUMBER 6. IF THERE IS A DIFFERENCE:
    (a) REVIEW and CHECK ALL FIGURES USED.
    (b) REVIEW LAST MONTH'S STATEMENT.
    (c) CHECK ALL ADDITION AND SUBTRACTION IN YOUR DRAFT REGISTER.

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 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 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.

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 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 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. 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

Write us at the address shown on the front of this statement which is listed after the words "Send Inquiries To", or telephone us at the telephone number shown in the "Send Inquiries To" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than **60** days after we sent you the **FIRST** statement on which the error or problem 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 money during the time it takes us to complete our investigation.