RECONCILEMENT OF CHECK ACCOUNT

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ACCOUNTS INSURED UP TO \$500,000

American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

CHECKS OUTSTANDING			
CHECK NO.	AMOUNT		
TOTAL			

TO RECONCILE YOUR ACCOUNT

- 1. ENTER YOUR NEW BALANCE SHOWN ON THIS STATEMENT.
- 2. MATCH DEPOSITS MADE WITH DEPOSITS SHOWN ON THIS STATEMENT. FIND THE TOTAL OF ANY DEPOSITS MADE AND NOT SHOWN ON THIS STATEMENT.

3. GO THROUGH YOUR CHECK COPIES OR CHECK REGISTER AND MARK OFF EACH CHECK THAT IS SHOWN AS PAID ON THIS STATEMENT. ENTER ALL UNPAID CHECKS IN THE CHECKS OUTSTANDING COLUMN AND ADD THEM. SUBTRACT THE TOTAL OF THE OUTSTANDING CHECKS

ADJUSTED STATEMENT **BALANCE**

- 4. SHOW YOUR END OF PERIOD CHECKBOOK BALANCE.
- 5. CHECK YOUR STATEMENT FOR THE DIVIDEND INTEREST AND OTHER SPECIAL ADDITIONS TO YOUR ACCOUNT; IF ANY, ADD THESE TO YOUR CHECKBOOK BALANCE IF YOU HAVE NOT AL-READY DONE SO.

SUBTOTAL

6. IF ANY SPECIAL CHARGES (SUBTRACTIONS) ARE SHOWN ON YOUR STATEMENT (CHARGES FOR A NEW SUPPLY OF CHECKS, FOR STOP PAYMENT, FOR OVERDRAFT, FOR PREAU-THORIZED PAYMENT, ETC.), DEDUCT THESE CHARGES IF YOU HAVE NOT ALREADY DONÉ SO.

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	BAL	ANCE	

ADD SUBTRACT **ADD** \$ SUBTRACT

IF YOU DO NOT BALANCE

- 1. Verify additions and subtractions both here and in your check register or on your check copies.
- Compare the check dollar amount shown on your statement with the amounts shown on your check copies or in your check register.
- Compare deposits shown on the statement with deposits recorded on your check copies or in your register.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

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 governments according to regulations. Retain your statements of account for purposes of income tax reporting.

FINANCE CHARGE BALANCE

The dollar amount you pay for money borrowed is called a finance charge. The finance charge begins on the date of each advance. To compute the finance charge, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the finance charge owed. The balance used to compute the finance charge is the unpaid balance each day after payments and credits to that balance have been subtracted and any new advances have been added. A finance charge will be computed separately for each separate balance under this Plan

THE FOLLOWING IS APPLICABLE ONLY TO AN OPEN-END LOAN ACCOUNT. 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 shown on the first page of this statement (including "ATTN: ERROR RESOLUTION" at the beginning of the address) 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 have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement 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

THE FOLLOWING PROCEDURE IS APPLICABLE ONLY TO YOUR ELECTRONIC FUNDS TRANSFERS. In case of Errors or Questions About Your Electronic Transfers

Telephone or write us at the address or phone number shown on the first page of this statement (including "ATTN: ERROR RESOLUTION" at the beginning of the address if writing) 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 we send you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days* to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days* for the amount you think is in error, so that you have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within the (10) business days, we may not credit your account

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigations

- * If you give notice of an error within 30 days after you make your first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.

 ** If you give notice of an error within 30 days after you make the first deposit to your account involving a point of sale transaction, or notice of error involving a transaction initiated outside the United States, its possessions and territories, we will have 90 days instead of 45 days to perform our investigation.