CHECKING/DRAFT ACCOUNT RECONCILEMENT

Please reconcile your checking/ draft account monthly

Period Ending ___/ ___/

A1. In your check/ draft register, check off each check/ draft or other debits listed on								
this statement. If there are checks/ drafts or entries which are not listed on this						B1.	\$	_ Enter ending balance from your
statement or not checked in your register, list the amount in the Checks/Drafts								statement.
outstanding column.						2.	+	Add any deposits made in your check/
Outstanding Checks/ Drafts								draft register after the statement end
Check Number	Amount	4	Check Number	Amount	4			date, which are not listed on this
	į			}				statement.
				i				
	i			i	\Box	3.	\$	Subtotal
	i				11			
	I I				+	4.		_ Subtract total of outstanding
	-			+	+			checks/drafts.
	i	_			+			
	!			<u> </u>	\bot	5.	\$	ACCOUNT BALANCE
	i			:				
	i							
	i			i	\Box	C6.	\$	Enter your ending register balance
	i			:	\top	C0.	Ψ	before dividends.
	:			i	\top			before dividends.
	<u> </u>				+	7.	_	Add any dividends/ deposits that are on
	i i			<u> </u>	+	' '	Т	this statement that have not been
					\bot			entered on your register.
	i				ш			entered on your register.
	1			į		8.		_ Deduct charges, withdrawals, fees,
	i					0.		which are on your statement that have
	i							not been recorded on your register.
	:			i	\top			not been recorded on your register.
	-	-		 	+	9.	4	ADJUSTED REGISTER BALANCE
	Tomas	<u> </u>			لــــــــــــــــــــــــــــــــــــــ) J.	Ψ	ADJUSTED REGISTER DALANCE
TOTAL AMOUNT OUTSTANDING CHECKS/DRAFTS \$								
ENTER ON LINE 4					LINE 5 AND LINE 9 SHOULD EQUAL TO BE IN BALANCE			
DIVIER ON BINE T								

If you do not balance, verify additions and subtractions above and in your check register, compare the dollar amounts of the checks and deposits listed on this statement with the amounts listed in your check register.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT/ELECTRONIC TRANSFERS MARKED WITH AN "E"

Write to or telephone us at the location shown on your statement if you believe there is an error or question about a transaction or electronic transfer on your account as soon as possible. We must hear from you no later than 60 days after you receive the first statement on which the error or problem appeared. The following information will be required:

- s Your name and account number,
- s The dollar amount of the suspected error,
- s 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.

We will investigate your complaint and will promptly, usually with 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 re-credit 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 QUESTIONS ABOUT YOUR STATEMENT OF LOAN ACCOUNTS

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, please provide the following:

- sYour name and account number
- sDescribe 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.
- sTell us the dollar amount of the suspected error.

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 questions, we cannot report you are delinquent or take any action to collect the amount you question.