

SHARE DRAFT RECONCILEMENT

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

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR SHARE DRAFT ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THE 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 DEPOSITS MADE LATER THAN THE ENDING DATE ON THE STATEMENT { + \$
+ \$
+ \$
\$

4. IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS

5. SUBTRACT TOTAL DRAFTS OUTSTANDING { - \$

6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE \$



TO REQUEST A LEGIBLE COPY OF A DRAFT PLEASE CALL THE CREDIT UNION AT THE PHONE NUMBER LISTED ON THE FACE OF THE STATEMENT.

IF YOU DO NOT BALANCE



1. VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR DRAFT REGISTER. 2. COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THE STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER. 3. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THE STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER.



THE STATEMENTS BELOW PERTAIN TO OPEN-END LOAN ACCOUNT ONLY

HOW TO COMPUTE THE FINANCE CHARGE ON YOUR OPEN-END LOANS

The unpaid principal balance for each day is multiplied by the daily periodic rate to determine the **FINANCE CHARGE** for that day. The sum of these daily charges is the **FINANCE CHARGE** you will pay. The unpaid principal balance is that balance which is in your account at the close of business after all transactions, including payments and new borrowings, have been entered. **FINANCE CHARGES** will be imposed from the date of disbursement. There is no free period.

CREDIT INSURANCE NOTICE

Credit Life and Credit Disability Insurance Certificate holders, under Open-End Credit Accounts reported on this statement, are required by California law to be advised of the following: THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.

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 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 bill 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.

You may be liable for the unauthorized use of any credit card issued to access this Open-End Line of Credit. You will not be liable for unauthorized use that occurs after you notify us orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.00.

PROSPECTORS FCU FORM 118

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the statement, or telephone us at the telephone number shown on the statement 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 ten (10) business days to do this (or within twenty (20) business days, in the case of a claim made within 30 calendar days after an account is opened), 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.