Checking Reconcilement

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
		TOTAL $	

This form is provided to assist you in balancing your Checking Account.

1. Subtract from your check register any charges listed that have not previously been deducted from the balance. Also, add any dividends.	
2. Enter check balance shown on this statement.	$
3. Enter deposits made later than this statement.	$ $ $
Total (2 + 3)	$
4. In your check register mark off all checks paid. And in area provided on the left, list the numbers and amounts of all unpaid checks.	
5. Subtract total outstanding check.	$
6. This amount should equal your check register balance.	$

IF YOU DO NOT BALANCE

Compare the dollar amounts of all checks and deposits in your check register with the amounts shown on this statement.
Verify all additions and subtractions. If you still have difficulty balancing, contact the credit union.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE

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 Bill

If you think your statement is wrong or if you need more information about a credit union transaction on your statement, write us (on a separate sheet) at the address listed on your statement. 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, however, we may require written details to research your inquiry. In your letter give us the following information:

(1) Your name and account number.
(2) 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. If you have authorized us to pay your loan account automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.
(3) The dollar amount of the suspected error.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days from the date we receive your letter, your account will be credited for the amount we think is in error so you may have use of the money during the time it takes to complete our investigation.

TAX INFORMATION

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your Tax Return.
If dividends are $10.00 or more, the amount of dividends will be reported to the Internal Revenue Service.
IN CASE OF ERROR PLEASE NOTIFY THE CREDIT UNION SUPERVISORY COMMITTEE. PLEASE RETAIN THIS PORTION OF THE STATEMENT FOR YOUR RECORDS.

CONSUMER DISCLOSURE

The Finance Charge is inclusive of all costs for the credit including what previously was termed "INTEREST". It is computed at the time payment is received by multiplying the loan balance by the number of days it has been outstanding by the periodic rate as shown on the face of this statement.
Loan Balance does not include interest. Interest due is compounded by multiplying the loan balance by the periodic rate per day as shown on the statement and then multiplying the result by the number of days form the last loan transaction to the current date.

PERIODIC STATEMENT DISCLOSURES FOR OPEN END LOANS

PERIODIC RATE: The periodic rate used in calculating the FINANCE CHARGE is the daily periodic rate (shown on the reverse). WHEN PERIODIC RATE IS IMPOSED: The periodic FINANCE CHARGE begins on the date each advance is posted to your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (541) 382-1795 or write us at P.O. Box 6749, Bend, OR 97708, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed 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. You can telephone us, however, we may require written details to research your inquiry. In your letter give us the following information:

(1) Your name and account number.
(2) The dollar amount of the suspected error
(3) 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 tell you the results of our investigation within 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 10* business days 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. If we ask you to put your complaint or question in writing and do not receive it within 10 business days, we may not credit your account. If we decide that there was an error, we will send you a written explanation within 3 business days after we finish our investigation.

* If you give us notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.
** If you notice an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of error involving a transaction initiated outside the U.S. its possession and territories, we will have 90 days instead of 45 to investigate.

NCUA Fraud Hotline A telephone line established solely for the reporting of suspicious or illegal activity committed by credit union employees, members, or officials in federally insured credit unions. Toll-free anywhere in the United States **800-827-9650** or **703-518-6550** in the Washington, D.C. area. A report is completed by our Office of General Counsel based on the information provided and forwarded immediately to the appropriate regional office. An investigation or inquiry into the allegations is conducted. In the event information provided to the hotline results in a finding of fraudulent or improper conduct, NCUA will take the necessary corrective action.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

SHARE ACCOUNTS ARE **NON-TRANSFERABLE** EXCEPT ON THE BOOKS OF THIS CREDIT UNION.

EQUAL HOUSING LENDER
THE CREDIT UNION IS AN EQUAL HOUSING LENDER AND MAKES ALL LOANS WITHOUT REGARD TO RACE, COLOR, RELIGION, SEX OR NATIONAL ORIGIN.