CHECKING RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT						PERIOD ENDING			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT						
					1.	SUBTRACT FROM YOUR CHECK REGIST CHECKING STATEMENT WHICH YOU HAV YOUR BALANCE ALSO, ADD ANY DIVIDEND.			
					2.	ENTER CHECK BALANCE SHOWN ON THIS STATEMENT	\$		
					3.	ENTER DEPOSITS MADE +	\$		
						LATER THAN THE ENDING DATE ON THIS STATEMENT +	\$		
							\$		
						TOTAL (2 PLUS 3)	\$		
				•	4	IN YOUR CHECK REGISTER CHECK OFF ALI AT LEFT LIST NUMBERS AND AMOUNTS OF		A PROVIDE	
		TOTAL			6.	SUBTRACT TOTAL CHECKS { - OUTSTANDING	\$		
TO REQUEST A LEGIBLE COPY OF A CHECK PLEASE CALL THE CREDIT UNION AT 805.644.4657.				'	7.	THIS AMOUNT SHOULD EQUAL YOUR CHECK	\$		

IF YOU DO NOT BALANCE

1. VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR CHECK REGISTER.

2. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER.

3. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER.

THE STATEMENTS BELOW PERTAIN TO OPEN-END ACCOUNTS ONLY

COMPUTATION OF FINANCE CHARGE

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 charged 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 the Plan.

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.

BILLING RIGHTS SUMMARY

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at 4591 Market Street, Ventura CA 93003 as soon as you can. 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:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) 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. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect any amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we determine there has been no error, you must pay the amount in question. If you do not pay the amount 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 notify all entities we reported you to, that you are questioning your statement. We must also inform you of the entities we reported you to and notify all entities when the matter in question has been settled.

You may be liable for the unauthorized use of any credit card issued to access the 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. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will inform you of our decision.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at 4591 Market Street, Ventura, CA 93003, or telephone us at 805.644.4657 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 the use of the money during the time it takes us to complete the investigation.



