IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

WRITE US AT THE ADDRESS ON THE FRONT OF THIS STATEMENT OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT, AS SOON AS YOU CAN.

If you think your statement 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 send 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. We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. An account is considered new for 30 days after the first deposit is made, if you are a new customer. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale or foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will re-credit your account within 10 business days (20 business days if the transfer involved a new 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. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not re-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 used in our investigation.

THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

YOUR BALANCE SHOWN ON THIS STATEMENT $ _____

ADD + (IF ANY) DEPOSITS NOT SHOWN ON THIS STATEMENT $ _____

TOTAL $ _____

SUBTRACT - (IF ANY) CHECKS OUTSTANDING $ _____

BALANCE $ _____

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE

CHECKS OUTSTANDING		
NO.	AMOUNT	
TOTAL		

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 your 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 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 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.

PLEASE EXAMINE THIS STATEMENT AT ONCE.
If no error is reported within 60 days, the account will be considered correct.
PLEASE NOTIFY US IN WRITING OF CHANGE OF ADDRESS.

Check 21 Notification: If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Call the number on the front of this statement to request a Check 21 dislcosure.

ESI Excess Share Insurance Corporation
EQUAL HOUSING LENDER
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