

[illegible]

IF YOU DO NOT BALANCE
 VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER
 COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK
 AMOUNTS LISTED IN YOUR CHECK REGISTER
 COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT
 AMOUNTS RECORDED IN YOUR CHECK REGISTER

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay any amounts due that are not in question. While we investigate your question, we cannot report you as delinquent, or take action to collect the amount you question. This is a summary of your rights. For a full statement of your rights and the creditor's responsibility under the Federal Fair Credit Billing Act, contact your credit union.

- (1) Tell us your name and account number.
- (2) Tell us 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.

If any deposits, including Social Security, payroll deductions or U.S. Government checks, were made 3 or more business days prior to the statement date and are not shown, notify the credit union.

