

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

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

PERIOD ENDING	

1. **SUBTRACT** FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.

2. ENTER CHECK BALANCE SHOWN ON THIS STATEMENT HERE	\$	
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	} +	\$
	} +	\$
	} +	\$
TOTAL (2 PLUS 3)		\$
4. IN YOUR CHECK REGISTER CHECK OFF ALL CHECKS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	\$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE.		

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

HOW TO COMPUTE YOUR FINANCE CHARGE

Each loan that is a "line of credit" loan is open-end credit. The balances of such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance". Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance and other charges on that account and by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The FINANCE CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for that period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked as a "line-of-credit" loan are a variable rate which may change.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH AN * TELEPHONE US AT (512) 467-8080 IN AUSTIN, (409) 797-3300 IN GALVESTON, US TOLL-FREE (800) 252-8311, OR WRITE US AT UNIVERSITY FEDERAL CREDIT UNION, PO BOX 9350 AUSTIN, TX 78766-9350

as soon as you can if you think your statement or automated teller machine transaction 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 you receive 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 promptly, usually within 10 business days, correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 business days to do one of these things, 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 our investigation.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF OPEN-END LOAN ACCOUNT(S) MARKED AS "LINE-OF-CREDIT" LOAN

The Federal Truth in Lending Act requires prompt correction of mistakes on your Loan Statement.

If you think your Statement of Account is wrong, or if you need more information about a transaction on your Statement of Account, write us as soon as possible (on a separate sheet)

at **UNIVERSITY FEDERAL CREDIT UNION - PO BOX 9350 - AUSTIN, TEXAS 78766-9350**

WE MUST HEAR FROM YOU NO LATER THAN 60 DAYS AFTER WE SENT YOU THE FIRST STATEMENT OF ACCOUNT 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 Statement of Account that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

