

TRUE SKY CREDIT UNION

SHARE DRAFT RECONCILEMENT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT			
DRAFT NO.	AMOUNT	DRAFT NO.	AMOUNT
		TOTAL =	

RECONCILEMENT INSTRUCTIONS	
1. Subtract from your draft register any charges listed on this Draft Statement which you have not previously deducted from your balance. Also add any dividends paid.	
2. Enter draft balance shown on this statement here.	
3. Enter deposits made later than the ending date of this statement.	
Total of 2 and 3 =	
4. In your draft register, check off all drafts paid, and in the area provided at left, list numbers and amounts of all outstanding drafts.	
5. Subtract total drafts outstanding.	
6. This amount should equal your draft register balance.	

YOUR RIGHTS. KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities.

If you think your bill is wrong, or if you need more information about a transaction on your bill, 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 bill in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. 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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question. If you have authorized us to pay your bill automatically from your savings or share draft account, you may stop payment on any amount you think is wrong. We must receive your letter, including the stop payment instructions, at least 3 business days before the automatic payment is to occur.

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 need more information, describe the item you are unsure about.

ERROR RESOLUTION NOTICE

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days, (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FINANCE CHARGES

The finance charge is imposed on the Outstanding Balance. To calculate the Finance Charge, we first change the applicable Annual Percentage Rate to a Daily Periodic Rate by dividing the Annual Percentage Rate by 365 days. We then determine the outstanding balance in the account by taking the beginning balance of your account each day, adding any new advances and charges (other than Finance Charge) [posted] [made] that day, and subtracting payments and other credits (all shown on the reverse side.) Finally, we multiply the Daily Finance Rate by the outstanding balance in the account at the end of each day. The amount which is calculated by this procedure is the Daily Finance Charge. At the end of each billing cycle, all of the Daily Finance Charges for your account will be added up and shown as the total Finance Charge for the billing cycle. Daily Finance Charges are not added to the outstanding balance in your account but are accrued. Your monthly payments are applied to Finance Charges first, and then to principle.

IN CASE OF ERRORS/QUESTIONS ABOUT ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "Direct Inquires To" 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 correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

PAYMENTS

Send payments, along with the top portion of your statement, to True Sky Credit Union at the address on the front of the statement. If payment is sent or presented to any other location, posting of the payment to your account may be delayed.

VARIABLE RATE

The Daily Periodic Rate and the corresponding Annual Percentage Rate for loan accounts for which you have selected the variable rate option may vary periodically, depending on whether there is a charge in the applicable index.

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