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www.MetcoCU.org

EASY STEPS FOR DRAFT RECONCILIATION

On your duplicate draft copy, mark off with a large check (1) each entry that matches a paid draft shown on vour draft statement.

Make sure that other charges or deductions shown on the statement have been subtracted from your draft register balance ... and that all deposits (and other credit items if any) have been

List to the right, under "Drafts Outstanding" all duplicate drafts not showing a large check (✓). These are drafts you have issued which were not paid by the credit union or previous to the period covered by the statement.

Fill in the "Reconcilement Form" to the right. After "proving" your balance, fold statement and file it with the copies of paid drafts for possible future reference.

DRAFTS OUTSTANDING					AMOUNT	
	AMOUNT					
DATE OR NUMBER	DOLLARS	CENTS			DOLLARS	CENTS
		I OLIVIO	Enter	(BALANCE THIS STATEMENT)	\$	
			Add	Add (RECENT DEPOSITS NOT CREDITED ON THIS STATEMENT)	+	
					+	
					+	
		<u> </u>			+	
		 			+	İ
					+	İ
					+	
					+	
		<u> </u> 			+	
			Total		\$	
			Subtract	DRAFTS OUTSTANDING	_	
		<u> </u>	Balance	(YOUR DRAFT REGISTER SHOULD SHOW THIS BALANCE)	\$	İ
				,		'
			If your account does not balance			
				EASE CHECK THE FOLLO		
TOTAL		İ	1. Is the amount of your deposits entered in your draft register correct? 2. Have all drafts been deducted from your draft balance?			
			Z. Have all all	and boom doddotod from your c	nare balandor	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number shown on the front of this statement or write us at the address shown on the front of this statement 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.
- 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.
- Tell us the dollar amount of the suspected error and date.

We will investigate your complaint and will correct any error promptly. If we take more than 10* business days to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes to complete our investigation.

If you give notice of an error within 30 days after you make the first deposit to the account, we will have 20 business days instead of 10 business days to credit your account. (If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within 5 business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within 10 business days).

PERIODIC STATEMENT DISCLOSURES FOR OPEN END LOANS

THE INTEREST CHARGE IS CALCULATED ON OPEN-END LOANS USING THE DAILY BALANCE METHOD. WE APPLY THE DAILY PERIODIC RATE TO THE BALANCE SUBJECT TO INTEREST RATE FOR THE ACTUAL NUMBER OF DAYS SUCH BALANCE REMAINS OUTSTANDING. TO GET THE DAILY BALANCE SUBJECT TO INTEREST RATE WE TAKE THE BEGINNING BALANCE OF YOUR ACCOUNT EACH DAY, ADD ANY NEW ADVANCES, AND SUBTRACT ANY PAYMENTS OR CREDITS. THIS GIVES US THE BALANCE SUBJECT TO INTEREST RATE FOR THAT DAY. THE INTEREST CHARGES ARE COLLECTED AT THE TIME OF A PAYMENT.

ANNUAL PERCENTAGE RATE TYPES OF "ADJUST" OR "VARIABLE" INDICATE THAT THIS LOAN'S APR CAN CHANGE. THE DAILY PERIODIC RATE IS CALCULATED BY DIVIDING THE APR BY 360 OR 365 AS NOTED IN YOUR ACCOUNT OPENING DISCLOSURES.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

Reconciliation

What to do if you think you find a mistake on your statement.

3. Have you deducted service charges from your draft register balance? Have you checked all additions or subtractions in your draft register or stub?

If you think there is an error on your statement, write to us using the address information on the front of your statement. In your letter give us the following information:

- Account information: Your name and account number
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge is 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 balance against your credit limit.

DATES SHOWN ARE THE DATES THE CREDIT UNION POSTED THE AMOUNTS TO YOUR ACCOUNT.

