# Balancing YOUR CHECKING ACCOUNT

## Outstanding Items

| Number | Amount | | Number | Amount | |
|---|---|---|---|---|---|
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| | | | Total | | |

1. Compare your checking account record with your current statement. List the amounts of those items written but not paid in the column at the left.

2.

| | | | |
|---|---|---|---|
| | Your Checking Record Balance | | |
| | Subtract (if any) Stop Payment Charge | | |
| | Subtract (if any) Overdraft Charge | | |
| | Add (if any) Dividend | | |
| | Subtr act (if any) Printing Charge | | |
| A | Adjusted Checking Record Balance | | |

3.

| | | | |
|---|---|---|---|
| | Checking Balance as shown on this statement | | |
| | Add<br><br>deposits not credited on this statement | | |
| | | | |
| | | | |
| | Subtotal | | |
| | Subtract Items Outstanding | | |
| B | Adjust Checking Balance | | |

Your Checking Record is in Balance if Line A agrees with Line B.

When balancing your Checking Account, please be sure to deduct or add any charges or dividends from your Checking Record.

## BILLING RIGHTS SUMMARY

This notice contains important information about your rights and our responsibilities under the Federal Truth-in-Lending Act.

Notify Us 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 shown on it, write to us at Solidarity Community Federal Credit Union P.O. Box 2499 Kokomo, IN. 46904-2499, 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 may 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 need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your statement was correct.

Your savings federally insured to $100,000
NCUA
National Credit Union Administration, a U. S. Government Agency

Federally insured by NCUA

Print Form