NAME OR ADDRESS CHANGE

PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE FRONT OF YOUR STATEMENT. IF NOT EXACTLY CORRECT, PLEASE COMPLETE THIS FORM AND RETURN IT TO YOUR CREDIT UNION OFFICE.

Please check the items to be changed.

☐ Primary Member's Name: ____________________ ☐ Telephone: ____________

☐ Joint Member's Name(s): ____________________ ☐ Telephone: ____________

☐ Address: ____________________

☐ City and State: ____________________ ☐ Zip Code: ____________

Member Number: ____________ **Signature:** ____________________

PLEASE KEEP US INFORMED OF ADDRESS CHANGES

Each loan marked * is an open end loan. The balance used to compute the **FINANCE CHARGE** on open end loans is the daily unpaid principle balance. To get the unpaid principle balance, we take the beginning balance each day, add any new advances or debits, and subtract any payments or credits. The **FINANCE CHARGE** is computed by applying the appropriate daily periodic rate to the daily unpaid loan balance for the number of days the balance remains unpaid.

IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENTS.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address shown in the upper left corner of the statement as soon as possible or you may use the secure "contact us" form on our web site. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem first appeared. You can 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. A description of the error. Please explain why you believe there is an error. If you need more information please 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 that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS.

Telephone or write us at the phone number or address on the statement as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or an EFT transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Please give us the following information: 1. Tell us your name and the account number. 2. Describe the error or transfer you are unsure about, and explain why you believe there is an error or why you need more information. 3. Please include the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit 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.

CHECKS RECONCILIATION

OUTSTANDING CHECKS

NUMBER	AMOUNT	
TOTAL		

Ending Balance Shown On This Statement ____________

Plus Deposits Not Shown On This Statement ____________

Sub Total ____________

Less Total Outstanding Checks ____________

Equals Adjusted Ending Balance ____________

Adjusted Ending Balance Shown Above Should Agree With The Balance Shown In Your Check Book.

NOTE: Be sure to deduct any charges, fees or withdrawals shown on your statement (but not in your check book) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your check book) that may apply to your account.