To Balance Your Account Follow These Easy Steps

1. **Outstanding Checks/Debits:**
   List and total all checks and other debits in your checkbook register that are not listed on your statement (also include any service charges).

2. **Outstanding Deposits/Credits**
   List and total all deposits and other credits in your checkbook register that are not listed on your statement (also include interest, if any).

Outstanding Checks/Debits		
Date or Number	$	
TOTAL DEBITS	$	

Outstanding Deposits/Credits		
Date or Number	$	
TOTAL CREDITS	$	

Reconcilement:

3. Account ending balance shown on your statement: $ _____ .
4. Add TOTAL CREDITS listed above: + _____ .
5. Subtract TOTAL DEBITS listed above: - _____ .
6. **Balance** should agree with your checkbook balance: = _____ .

Please examine your statement promptly and report any error immediately.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us at the address or phone number listed on page one of this statement. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please contact us 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.

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 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 us to complete our investigation.

The information above applies to checking, savings, or other consumer accounts established for personal, family, or household purposes.

If your checking or money market account has no activity for 12 consecutive months it will be considered dormant and assessed a $5 monthly fee. Regular savings accounts with no activity for 18 consecutive months will be considered dormant and assessed a $2 monthly fee.

NOT TRANSFERABLE AS DEFINED IN 12 CFR PART 204