



To Prove the Checking Account New Balance as Shown on Your Statement:

Go through your check carbons or your checkbook's register and check off each deposit or other credit amount listed on this statement. If you have a deposit or other credit in your check carbons or register that is not shown on this statement, list the amount in deposits outstanding. Also list any deposits or other credits still outstanding from previous statements.

- 1. _____ Enter new balance from front of statement
- 2. _____ Add total of deposits outstanding
- 3. _____ Subtotal
- 4. _____ Subtract total of checks outstanding
- 5. _____ Account balance

Total and Enter on Line 2.

Go through your check carbons or your checkbook's register and check off each check or other debit listed on this statement. If you have check carbon(s) or register item(s) not shown on this statement, list the amount of checks outstanding. Also list any checks or other debits still outstanding from previous statements.

- 6. _____ Enter the register balance from your checkbook
- 7. _____ Add any deposits or other credits which are listed on this statement but are not listed in your register. Also enter this amount into your register and add to your register's balance.
- 8. _____ Subtract any withdrawals or other debits which are listed on this statement but are not listed in your register. Also enter this amount into your register and subtract from your register's balance.
- 9. _____ Your register's balance should now be the same as the balance in number 5. If there is a difference:

- (A) Review and check all figures used
- (B) Review last month's statement
- (C) Check all addition and subtraction in your register

Total and Enter on Line 4.

If there are any errors, notify the Credit Union immediately. If no error is reported in ten (10) days, the account will be considered correct. All items are credited subject to final payment.

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR STATEMENTS OR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, telephone us at (800) 87204517 or write us at Supervisory Committee, P.O. Box 32612, Palm Beach Gardens, FL 33420-2612 immediately if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we provided the documentation on which the problem or error appeared for the first time. When you contact us, please provide the following information:

- ◆ Tell us your name and account number
- ◆ Describe the error or the transfer you are unsure about, explain as clearly as you can why you believe it is an error or why you need more information.
- ◆ Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transaction, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.