CHECK RECONCILEMENT • • • THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECK ACCOUNT

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
TOTAL ➡			

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE, ALSO ADD ANY DIVIDEND.

2.	ENTER CHECK BALANCE SHOWN ON THIS STATEMENT HERE		$
3.	ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+	$
		+	$
		+	$
	TOTAL (2 PLUS 3)		$
4.	IN YOUR CHECK REGISTER CHECK OFF ALL CHECKS PAID AND IN AREA PROVIDED AT LEFT LIST NUMBERS & AMOUNTS OF ALL UNPAID CHECKS		
5.	SUBTRACT TOTAL CHECKS OUTSTANDING	–	$
6.	THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE		$

Excess Share Insurance

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS — ABOVE AND IN YOUR CHECK REGISTER
COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER
COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF OPEN END LOAN ACCOUNT(S) MARKED WITH AN ASTERISK(*)

The Federal Truth in Lending Act requires prompt correction of mistakes on your Loan Statement
If you think your Statement of Account is wrong, or if you need more information about a transaction on your Statement of Account, write us (on a separate sheet) at

PUBLIC EMPLOYEES CREDIT UNION - P.O. BOX 2205 - AUSTIN,TX 78768-2205

as soon as possible

WE MUST HEAR FROM YOU NO LATER THAN 60 DAYS AFTER WE SENT YOU THE FIRST STATEMENT OF ACCOUNT ON WHICH THE ERROR OR PROBLEM APPEARED. YOU CAN TELEPHONE US, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS.

In your letter, give us the following information:

- Your name and account number
- The dollar amout of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, 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 of Account 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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address (if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, MARKED WITH "EFT"

TELEPHONE US AT 512/474-1955 OR WRITE US AT POST OFFICE BOX 2205, AUSTIN, TX 78768-2205 as soon as you can if you think your statement or automated teller machine transaction 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 you receive 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 promptly, usually within **10** "business days" correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than **10** "business days" to do one of these things, we will provisionally recredit 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. We must resolve the error within **45** days, unless the error involves a point of sale transaction or a foreign transaction, in which case we must resolve the error within **90** days.
SPECIAL RULE FOR NEW ACCOUNTS: For accounts opened within the last **30** days, we will investigate your complaint and will promptly, usually within **20** "business days", correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than **20** "business days" to do one of these things, we will provisionally recredit 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. We must resolve the error within **90** days.

Each loan marked * is open end credit. The balances of each such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any) and at the end of the statement period are shown in the column titled “Balance”. The FINANCE CHARGE shown on the statement is computed on one or more of these balances (except closing balance) at the (daily) periodic rate and ANNUAL PERCENTAGE RATE printed under the last transaction relating to such loan. Each such balance is determined by adding the last prior balance of a loan account, the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment for credit on that account that is allocated to reduction of principal. The FINANCE CHARGE shown on the statement is computed by multiplying the (daily) periodic rate times such balance figure times the number of days that figure is outstanding.

PECU