| CHECK NUMBER | AMOUNT | CHECK NUMBER | AMOUNT |
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| | TOTAL ▶ | | |

| PERIOD ENDING | |
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1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK 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 | | $ |

**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 AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

## Privacy Notice To Our Members

Your Credit Union values member privacy and has strict policies and procedures to protect member information from being disclosed to unauthorized parties. This notice describes our privacy policy and how the Credit Union and its affiliated credit union service organizations (an "Affiliate") treat the information we receive about you. This notice refers to the Credit Union and its Affiliates by using the terms "us," "we" or "our."

**Why We Collect and How We use Information:** We collect and use non-public personal and public personal information ("information") about you for business purposes with respect to our financial and other business relationships involving you. These business purposes include evaluating applications we receive from you for our products and services, processing your transactions with us, and reviewing your product and service relationships with us.

**How We Collect Information:** We get most information directly from you. The information you give us when applying for our products and services generally provides the information we need. If we need to verify information or need additional information, we may obtain information from third parties such as adult family members, employers, and consumer reporting agencies.

**What Information We Collect:** We collect information about you that relates to your finances, employment, credit history, and transaction history with us or with others, including our Affiliates. Information we receive about you may include your name, address, social security number, assets, and income. Information about your transactions with us may include your account balance, payment history, credit card usage, and credit history.

**How We Protect Information:** We treat the information in a confidential manner. Our employees are required to protect the confidentiality of information. Employees may access information only when there is an appropriate reason to do so, such as to process transactions or offer our products and services. We also maintain physical, electronic and procedural safeguards to protect information and these safeguards comply with all applicable laws. Employees are required to comply with our established policies and procedures. When we share information with third party companies to provide products or services, we require the third party to agree that they will keep your information confidential and only use the information for the specified purpose.

**Information Disclosure:** We may disclose any information when we believe it necessary for the conduct of our business, or where disclosure is permitted by law. For example, information may be disclosed to others to enable them to provide business services for us, such as preforming administrative activities for us or assisting in processing a transaction requested by you. Information may also be disclosed for audit or research purposes or to law enforcement or regulatory agencies. We might do this, for example, to help prevent fraud. Information may also be disclosed to Affiliates as well as others that are outside the Credit Union, such as companies that process data for us and consumer reporting agencies. We may provide information to marketing companies to assist us in offering our products and services to you and to financial service companies with which we have a joint marketing agreement. We may share information with third party companies that may offer you products or services on our behalf, such as financial services providers (e.g. insurance companies) or non-financial companies or non-profit organizations. We may make other disclosures of information as permitted by law. We do not disclose any information about former members, except as required by law.

## THE STATEMENT BELOW PERTAINS TO OPEN-END ACCOUNTS ONLY
## YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing 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 on your statement, write us on a separate sheet at the address listed on your statement. Write to 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 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 amount 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 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 send statements to you for the amount you question, including interest 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 interest charges related to any questioned amount. If we didn't make a mistake, you may have to pay interest 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 to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And 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.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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 sent you the **FIRST** statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(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.

If you tell us verbally, we may require you to send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days (or 20 business days for foreign-initiated transactions, electronic transfers and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question.

If we decide to do this, we will recredit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) 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.

If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale transactions), we may not recredit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

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

Rev: 06/10

**The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the INTEREST CHARGE for each open-end loan is printed above the transaction relating to the loan. The INTEREST CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the INTEREST CHARGE is the balance each day after credits are subtracted and new advances or other charges are added.**