FINANCE CHARGE COMPUTATION

The FINANCE CHARGE is the coat of your credit expressed as a dollar amount. The amount of the FINANCE CHARGE is determined by multiplying the daily balance in each loan account by the Daily Periodic Rate. The daily balance shall be computed by taking the beginning balance of each day, adding new advances, and subtracting any payments or credits. The Daily Balance for each loan appears under the Balance" column heading. The FINANCE CHARGE begins to accrue on the day of each advance.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFER (EFT):

Telephone or write to us at the address listed under "Direct Inquires To" on the front of the statement as soon as you can, if you think your statement or rece4pt 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 we have sent you the FIRST statement on which the error or problem 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.

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.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill:
If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us (on a separate sheet) at the address listed under "Direct Inquires To" on the front of the statement as soon as possible. We must hear from you no later than 60 days after we have sent you the FIRST bill 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 amount of the suspected error.
- Describe the error and explain, it 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 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 have 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.)

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR SHARE DRAFT STATEMENT

THE CREDIT UNION MUST BE NOTIFIED OF ANY DISCREPANCIES ON THIS ACCOUNT WITHIN 30 DAYS

OUTSTANDING DRAFTS			
NUMBER	AMOUNT		
	$		
Total of Drafts Outstanding			

Date________________________________

BALANCE SHOWN THIS STATEMENT: $ ________________

ADD: $ ________________
Deposits not credited on this statement (if any) $ ________________

$ ________________

SUB-TOTAL: $ ________________

SUBTRACT:
Total of Drafts Outstanding $ ________________

BALANCE: $ ________________
THIS SHOULD AGREE WITH
YOUR DRAFT BOOK BALANCE

BE SURE YOU ADD YOUR DIVIDENDS TO AND SUBTRACT YOUR SERVICE CHARGES FROM YOUR DRAFT BOOK.