SHARE DRAFT RECONCILIATION

OUTSTANDING SHARE DRAFTS

NUMBER	AMOUNT	
TOTAL		

ENDING BALANCE
SHOWN ON THIS STATEMENT _____

PLUS DEPOSITS
NOT SHOWN ON THIS STATEMENT _____

SUB-TOTAL _____

LESS TOTAL OUTSTANDING DRAFTS _____

EQUALS ADJUSTED ENDING BALANCE _____

ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR SHARE DRAFT BOOK.

NOTE: BE SURE TO DEDUCT ANY CHANGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT BUT NOT IN YOUR SHARE DRAFT BOOK THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR SHARE DRAFT BOOK) THAT APPLY TO YOUR ACCOUNT.

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR DRAFT REGISTER. COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR SHARE DRAFT REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED ON YOUR DRAFT REGISTER. **IF YOU HAVE ANY QUESTIONS REGARDING YOUR CHECKING ACCOUNT, PLEASE CALL THE CREDIT UNION.**

STATEMENT EXAMINATION: You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to notify us of any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies reflected on your statement **within 30 days of the mailing or emailing date of the earliest statement containing these items,** we will not be responsible for any payment made or charged to your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Telephone or write us at the telephone number or address printed on the front of this statement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer listed on the statement or receipt. **We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.**

1) Tell us your name and account number.
2) Describe the error or transfer you are concerned about, and explain as clearly as you can why you believe it 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 correct any error promptly. If we take more than 10 business days to do this, we will credit 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR OPEN END LOAN ACCOUNT: This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act. If you think your statement is wrong or if you need more information about a transaction on your statement, write to us at the address shown on our statement 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. 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 unsure about.

If you have authorized us to pay your OPEN-END account automatically from your share account, share draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

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 finance 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 finance charges related to any 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 we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 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 to whom we reported you. We must tell anyone that 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.

Privacy Notice: Federal law requires us to tell you how we collect, share and protect your personal information. You may review our policy and practices with respect to your personal information at **www.membersfirstnh.org/privacy-policy.aspx** or we will mail you a free copy upon request if you call us at 603-622-8781.

NCUA Federally Insured by NCUA
Additional coverage up to $250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.
EQUAL HOUSING LENDER