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

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

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 ENDING 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 AND 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 AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF ACCOUNT

The Federal Truth in Lending Act requires prompt correction of mistakes on your Statement of Account.

1. If you want to preserve your rights under the Act, here's what to do if you think your Statement of Account is wrong or if you need more information about an item:
   a. Write on the Statement of Account or separate sheet of paper (you may telephone your inquiry but **doing so will not preserve your rights under the law**) the following:
      I. Your name and account number.
      II. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about, and if you wish, ask for evidence of the transaction. Do not send in your copy of any document unless you have a duplicate copy for your records.
      III. The dollar amount of the suspected error.
      IV. Any other information (such as your address) which you think will help the Credit Union to identify you or the reason for your complaint or inquiry.
   b. Send your notice of statement error to the address listed on the front of the statement. Mail it as soon as you can, but in any case, early enough to reach the Credit Union within 60 days after the statement was mailed or otherwise delivered to you.
   c. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. In order to stop the payment, your letter must be forwarded to the Credit Union at least three business days before the automatic payment is scheduled to occur.
2. The Credit Union must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the Credit Union is able to correct your statement during that 30 day period. Within 90 days after receiving your letter, the Credit Union must either correct the error or explain why the Credit Union believes the statement was correct. Once the Credit Union has explained the statement, the Credit Union has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the Credit Union has been notified, neither the Credit Union, nor an attorney, nor a collection agency may take any collection action with respect to the amount in dispute; however, we can continue to bill you for the disputed amount, including finance charges and we can apply any unpaid amount against your credit limit. You do not have to pay the disputed amount while the Credit Union conducts its investigation, but you **remain obligated to pay the parts of your statement that are not in dispute.**
4. If it is determined that the Credit Union has made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the Credit Union has **not** made an error, you will have to pay any finance charges on the amount in dispute and you will have to make up any missed minimum or required payments on the disputed amount. In either case, we will send you a written statement of the amount you owe and the date that it is due.
5. If the Credit Union's explanation does not satisfy you and you notify the Credit Union **in writing** within 10 days after you receive its explanation that you will refuse to pay the disputed amount, the Credit Union may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the Credit Union must also report that you think you do not owe the money and the Credit Union must let you know to whom such reports were made. Once the matter has been resolved between you and the Credit Union, the Credit Union must notify those to whom the Credit Union reported you as delinquent of the subsequent resolution.
6. If the Credit Union does not follow these rules, the Credit Union is not allowed to collect the first $50 of the disputed amount even if the statement turns out to be correct.
7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right:
   a. You must have bought them in your home state and if not within your home state within 100 miles of your current mailing address; and
   b. The purchase price must have been more than $50.
   However, these limitations do not apply if the Credit Union owns or operates the merchant or if the Credit Union mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the telephone number shown on the statement, or write us at the address shown 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 a transfer 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 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 determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. We may take up to 45 days to investigate your complaint or question if we need more time. 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 our investigation. For errors involving new accounts, point of sale, or foreign-initiated transactions, 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 of our investigation within 3 days of completion. If we determine that there was no error, we will send you a written explanation. You may request copies of the documentation 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

CHANGE OF ADDRESS

Name _____

New Address _____

City/State/Zip _____

New Phone _____

New eMail Address _____

Signature _____

PAYMENT COUPON ON OTHER SIDE

IMPORTANT INFORMATION

See your Consumer Credit Card Agreement. Your Consumer Credit Card Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 480-831-2645 or toll-free outside the Phoenix area at 1-800-732-6986.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: First Credit Union, P.O. Box 820, Chandler, Arizona. You must write to us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. A copy of this notice is available at www.firstcu.net.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. You can send your payments to First Credit Union, P.O. Box 820, Chandler, Arizona 85244. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone through a member service representative by calling 480-831-2645 or toll-free outside the Phoenix area at 1-800-732-6986.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: First Credit Union, P.O. Box 820, Chandler, Arizona 85244. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is 25th day of each month. We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the Transaction Date.

How We Calculate Interest Charges. We Use the Average Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 480-831-2645 or toll-free outside the Phoenix area at 1-800-732-6986.

Balance Subject to Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

How We Allocate Your Payments. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. A credit balance of $1.00 or more will be refunded upon your written request sent to the address listed in this statement or automatically after six (6) months.

First Credit Union may monitor and/or record telephone calls between you and First Credit Union representatives for quality assurance purposes.

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

CHANGE OF ADDRESS

Name _____

New Address _____

City/State/Zip _____

New Phone _____

New eMail Address _____

Signature _____

PAYMENT COUPON ON OTHER SIDE

IMPORTANT INFORMATION

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: First Credit Union, P.O. Box 820, Chandler, AZ 85244. You may also contact us on the Web at www.**first**cu.net. In your letter, please give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (NOTE: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at: First Credit Union, P.O. Box 820, Chandler, AZ 85244 or www.**first**cu.net.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: First Credit Union, P.O. Box 820, Chandler, AZ 85244. Please include your name, telephone number and account number.

First Credit Union may monitor and/or record telephone calls between you and First Credit Union representatives for quality assurance purposes.

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