## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT OF LOAN ACCOUNT(S) BILLING RIGHTS SUMMARY:

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 100 Main Street, Groveport, Ohio 43125, 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:

(1) Your name and account number.
(2) The dollar amount of the suspected error.
(3) 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 bill 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.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, TELEPHONE US AT (614) 836-0100 OR WRITE US AT 100 MAIN STREET, GROVEPORT, OHIO 43125

as soon as you can, 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.
(2) Describe the error or the transfer you are unsure 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**PLEASE REPORT PROMPTLY ANY ERRORS IN CHECKING OR LOAN ACCOUNT(S). THE BALANCE SHOWN WILL BE CONSIDERED CORRECT UNLESS WE HEAR FROM YOU TO THE CONTRARY.**

**FINANCE CHARGE IS COMPUTED BY THE "PERIODIC RATE" APPLIED TO UNPAID BALANCE EACH DAY AFTER SUBTRACTING PAYMENTS AND CREDITS RECEIVED AND ADDING NEW ADVANCES OR OTHER CHARGES MADE. THE "PERIODIC RATE" IS STATED WITH EACH LOAN.**

**DATES SHOWN ARE DATES THE CREDIT UNION POSTED THE AMOUNT TO YOUR ACCOUNT.**

**THIS IS YOUR PERMANENT RECORD. RETAIN THIS STATEMENT FOR YOUR INCOME TAX REPORTING PURPOSES.**

## HOW TO BALANCE YOUR CREDIT UNION CHECKING ACCOUNT

This statement lists your checks in the order that you wrote them, not in the order that the Credit Union pays them. This feature saves you time since paid checks are listed in numerical sequence. Simply refer to the item number column of the Statement and note those checks paid on your checking account register.

For your own protection please verify your Checking Account balance.

IMPORTANT! Before you begin, make sure you have made the following adjustments to your records:

**TO PROVE THE ENDING BALANCE AS STATEMENT SHOWS**

1. **GO THROUGH YOUR CHECKS (OR CHECK STUBS / CHECK REGISTER AND MARK OFF EACH CHECK OR OTHER DEBIT LISTED ON THIS STATEMENT. IF YOU HAVE AN ENTRY FOR WHICH YOU DO NOT HAVE THE PAID ITEM ON THIS STATEMENT. LIST THE AMOUNT IN CHECKS OUTSTANDING COLUMN.**

2. $ ________ ENTER ENDING BALANCE FROM FRONT OF STATEMENT
3. + ________ ADD IN ANY DEPOSITS MADE IN YOUR CHECK REGISTER AFTER PERIOD ENDING DATE SHOWN ON FRONT
4. $ ________ SUB TOTAL
5. - ________ SUBTRACT TOTAL OF OUTSTANDING CHECKS (LINE 11)
6. $ ________ ACCOUNT BALANCE

7. $ ________ YOUR CHECKING BALANCE (BEFORE DIVIDEND)
8. + ________ ADD TRANSFERS FROM OTHER ACCOUNTS OR LOAN ADVANCES & DIVIDENDS TO YOUR REGISTER BALANCE AND ENTER NEW BALANCE
9. - ________ DEDUCT CHARGES FOR REORDERS OF CHECKS, AUTOMATIC LOAN PAYMENTS, FEES, ETC. HERE
10. $ ________ ADJUSTED BOOK BALANCE

List below all checks outstanding (not yet paid by the Credit Union):

| NO. | AMOUNT | ✓ | NO. | AMOUNT | ✓ |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| LINE 11 TOTAL AMOUNT CHECKS OUTSTANDING | | | | | |

NOTE: LINE 6 AND LINE 10 SHOULD AGREE

**IF LINES 6 AND 10 DO NOT AGREE, USE THIS CHECK LIST TO DETERMINE THE REASON**

- Are all of your additions & subtractions correct?
- Are the amounts of your deposits on this statement the same as those entered in your checking account register?
- Have you included in your checking account register all charges and other items shown on the other side of this statement?
- Have you entered any amounts in your checking account register that are not included in the above calculation?

**REPORT ANY DISCREPANCY TO YOUR CREDIT UNION**

IF YOUR ADDRESS HAS CHANGED, PLEASE SEND YOUR MEMBER ID NUMBER AND NEW ADDRESS TO THE CREDIT UNION PROMPTLY.