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

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT

DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL ▶	

PERIOD ENDING
, 20

1. **SUBTRACT** FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO **ADD** ANY DIVIDEND.

2. **ENTER** DRAFT 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 DRAFT REGISTER **CHECK OFF** ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT, **LIST** NUMBERS & AMOUNTS OF ALL UNPAID DRAFTS		
5. **SUBTRACT** TOTAL DRAFTS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		$

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 DRAFT REGISTER.
COMPARE THE DOLLAR AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH AN "E"

Write us at the address on the front of your statement or telephone us at the telephone number shown in this area as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or a transfer on the accompanying statement. We must hear from you no later than 60 days after you receive 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 will promptly, usually within 10 "business days", correct the error or send you a written explanation of our reasons for believing no error occurred. 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.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT(S) MARKED WITH AN "* OR #"

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 of paper at the address shown on the 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:

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 outstanding balance 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.