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

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS 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 ON THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT 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

CONVENIENT ONLINE TOOLS AVAILABLE AT www.DeltaCommunityCU.com

To change your address online, just log into your Online Banking account at www.DeltaCommunityCU.com, click on the **Member Service** tab and go to **Account Tool & Information.** Many other convenient and time-saving tools, services and information are at your disposal behind the **Member Service** tab. You can sign up to receive statements online, in lieu of paper statements, as well as request check reorders online, check account balances, make online deposits, check your Reward Point balance and much more. Some of these, in addition to other great online tools, can be accessed right from the **myCU** page under **Tools and Services** so be sure to familiarize yourself with all the helpful tools that make online banking.

THE STATEMENT BELOW PERTAINS TO OPEN-END LOAN ACCOUNTS ONLY

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

- 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.

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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "send inquiries to", or telephone us at the telephone number shown in the "direct inquiries to" area 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. For consumer accounts, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. For business accounts, refer to your Electronic Fund Transfers disclosure for additional information.

(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 correct any error promptly. If we take more than **10** business days to do this, we will recredit your account within 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.