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

LIST CHECKS OUTSTANDING NOT CHARGED TO CHECKING ACCOUNT			
CHECK NO.	AMOUNT	CHECK NO.	AMOUNT
		TOTAL	

PERIOD ENDING
, 20

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

2.	ENTER CHECKING 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 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 the 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. Do not write on the statement of account. On a separate sheet of paper (you may telephone your inquiry but **doing so will not preserve your rights under this law)** write 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 this charge such as a copy of the transaction. Do not send in your copy of the transaction or any other document unless you have a duplicate copy of 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 Prevail Credit Union.
      Mail or e-mail it as soon as you can, but in any case, early enough to reach the credit union within **60** days after this statement was mailed or otherwise delivered to you. If you have authorized your credit union to automatically pay from your savings account any loan accounts with the credit union, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the credit union receives it within **16** days after the statement was sent to you. However, you do not have to meet this **16**-day deadline to get the credit union to investigate your statement error claim.
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** days. 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 send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the credit union has answered your inquiry. **However, you may remain obligated to pay the parts of your outstanding balance 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 finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your statement was correct, the credit union must send you a written notification of what you owe, and if it is determined that the credit union did make a mistake in the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
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 still refuse to pay the disputed amount, the credit union may report you to the 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 settled 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 and finance charges, even if the statements turn out to be correct.

STATE AND LOCAL LAW

The foregoing summary of your rights under federal law does not cover any rights you may have under state and local law. If under state or local law, you have a longer period of time in which to send an inquiry to the credit union concerning your statement, reliance on any such longer period may result in your losing important rights which could be preserved by acting more promptly under federal law. State or local provisions, if any, only become operative upon the expiration of the time period provided by Federal Regulation 7 for submitting a proper written notification of an error.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at: **(206) 382-1888**

Or: write or e-mail us at:
email: membservice@prevailcu.com

Prevail Credit Union
801 - 2nd Ave., Suite 100, Seattle, WA 98104-1510

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 send 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 will correct any error promptly. If we take more than **10** 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.