Checkbook Reconciliation Checks Outstanding ENTER ENDING BALANCE OF NUMBER OR DATE AMOUNT THIS STATEMENT ADD RECENT DEPOSITS (NOT SHOWN ON THIS STATEMENT) TOTAL SUBTRACT CHECKS OUTSTANDING (NOT SHOWN ON THIS OR PREVIOUS STATEMENTS) BALANCE SHOULD AGREE WITH YOUR CHECKBOOK BALANCE Hints To Help You Balance Your Checkbook TOTAL Recheck all additions and subtractions or corrections. Verify the carryover balance from page to page in your check register. Make sure you have subtracted the service or miscellaneous charge(s) (automatic insurance payments, house payments, etc.) from your check register balance. If you have a difference, check for transposed figures such as \$2.70 written as \$7.20 in your check register.

IMPORTANT DISCLOSURES TO OUR CONSUMER MEMBERS

In case of Errors or Questions About Your Electronic Transfers, Telephone us at 715-627-4336 or Write to us at P.O. Box 107, Antigo, WI 54409-0107 as soon as you can, if you think that 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.

- Tell us your name and account number (if any).
- 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.
- 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 provisionally credit 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.

PERIODIC STATEMENT DISCLOSURES FOR OPEN END CREDIT

BALANCE SUBJECT TO FINANCE CHARGE: Each time you make a payment on your account (or from the date of your first advance on a new account), we will multiply the unpaid balance by the daily periodic rate (see reverse), and multiply that result by the number of days since the date of the last payment (or from the date of your first advance on a new account). When advances or other charges are added to the loan, the periodic finance charge is computed on the unpaid balance from the date of the last payment (or from the date of your first advance on a new account) to the date of the additional advance, then on the total unpaid balance to the date of the next payment. This determines your total periodic finance charge for the billing cycle. A minus (-) figure in the interest charge column on the reverse indicates a credit of a periodic interest charge to your account.

CONSUMER BILLING RIGHTS SUMMARY FOR OPEN END CREDIT

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 CoVantage Credit Union P.O. Box 107, Antigo, WI 54409-0107. In your letter, 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*. 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.