

# CHECKBOOK RECONCILIATION

For accounts that earn interest, enter the interest earned for this period as it appears on the front of this statement.

CHECKS OUTSTANDING	
DATE OR NUMBER	AMOUNT
<b>TOTAL</b>	

**ENTER**  
BALANCE THIS STATEMENT \$ \_\_\_\_\_

**ADD**  
RECENT DEPOSITS \_\_\_\_\_  
(NOT CREDITED ON THIS STATEMENT) \_\_\_\_\_

**TOTAL** \_\_\_\_\_

**SUBTRACT** ←  
CHECKS OUTSTANDING \_\_\_\_\_

**BALANCE** \$ \_\_\_\_\_

SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS STATEMENT BUT NOT SHOWN IN YOUR CHECKBOOK AS FOLLOWS.

## ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfer, Call us at the telephone number or Write us at the address listed on the front of your statement, 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 the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (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 (5 business days if involving a MasterCard point-of-sale transaction processed by MasterCard or 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 (5 business days if involving a MasterCard point-of-sale transaction processed by MasterCard or 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. An account is considered a new account for 30 days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.