RECONCILEMENT OF ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT	
Total checks outstanding		
Add interest received if you have an interest bearing acct.		
Subtract any Service charges		
Balance as per check book		
Total		

TO PROVE THE BALANCE AS SHOWN ON YOUR STATEMENT

Sort the checks numerically or by date issued.

Check off on the stubs of your check book each of the checks paid by the bank and make a list of the numbers and amounts of those still outstanding in the space provided at the left; to the sum of the outstanding checks add any interest received if you have an interest bearing account. Then subtract any service charges, to this add the balance as shown in your check book.

List below all deposits which do not appear on the statement, and add to this total the balance as shown by the statement.

The two results should agree, and if so, the statement rendered is correct.

DEPOSITS NOT CREDITED		
Bank Balance as per statement		
Total		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CREDIT RESERVE ACCOUNT, TELEPHONE OR WRITE US AT: ADDRESS OR PHONE NUMBER ON FACE OF STATEMENT

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 sent 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 business days to do this, we will recredit your account for the amount you think is in error so that you have use of the money during the time it takes us to complete our investigation. For errors associated with your Credit Reserve Account, 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 action to collect the amount in question.

CODE EXPLANATION

AC	AUTOMATED DIRECT DEPOSIT	DC	DEPOSIT CORRECTION	IW	IN PERSON WITHDRAWAL	SD	TRANSFER FROM ASSOCIATED ACCOUNT
AD	PREAUTHORIZED DEBIT	DD	ATM DEPOSIT	LD	LOAN DRAFT / ADVANCE	TD	AUTOMATIC TRANSFER DEBIT
AL	AUTOMATIC LOAN	DM	DEBIT MEMO	LP	LOAN PAYMENT	TP	TELEPHONE WITHDRAWAL
CA	ASSOCIATED ACCOUNT CREDIT REVERSAL	DR	ATM LOAN OR ADVANCE	LS	LIST CHECKS	TT	TELEPHONE WITHDRAWAL
CC	CERTIFIED CHECK	DS	TRANSFER TO ASSOCIATED ACCOUNT	PI	INTEREST	TW	TRANSFER TO ASSOCIATED ACCOUNT
CD	ATM CASH WITHDRAWAL	DW	ATM DEBIT TRANSFER	PR	PAYROLL DEPOSIT	WC	WINDOW TRANSACTION CREDIT
CM	CREDIT MEMO	EC	ERROR CORRECTION	RC	RETURN CHECK CHARGE	WD	WINDOW TRANSACTION DEBIT
DA	ASSOCIATED ACCOUNT DEBIT REVERSAL	FC	LOAN INTEREST	RL	REQUESTED LOAN OR ADVANCE		
		FT	FEDERAL TAX	RT	RETURN CHECK		
				SC	SERVICE CHARGE		