

SHARE DRAFT RECONCILEMENT* THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR SHARE DRAFT ACCOUNT**

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

PERIOD ENDING			
1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT 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 Drafts paid and in area provided at left, list numbers and amounts of all unpaid Drafts.			
5. SUBTRACT TOTAL DRAFTS OUTSTANDING	{ -	\$	
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		\$	

IF YOU DO NOT BALANCE

- Verify Additions and Subtractions above and in your Draft Register
- Compare the Dollar Amounts of Drafts listed on this Statement with the Deposit Amounts listed in your Draft Register
- Compare the Dollar Amounts of Deposits listed on this Statement with the Deposit Amounts recorded in your Draft Register

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we have sent you the first statement on which the error or problem appeared. You can telephone us, but in doing so will not preserve your rights. In your letter give us the following information.

- 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 not sure about. If you have authorized us to pay your CREDIT CARD Account automatically from your Share Account, Draft Account, or through payroll deduction, you can stop the payment on any amount you think is incorrect. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must, acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell any entity that we report you to that you have a question about your statement. And we must tell you the name of the entities we reported you to. We must tell the entities that we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we cannot collect the first \$50 of the questioned amount even if your statement was correct.

SPECIAL RULE FOR CREDIT CARDS

If you have a problem with the quality of property 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 have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state, or, if not within your home state within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH "EFT"

Telephone us as soon as you can, if you think your statements or automated teller machine transaction 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 you receive 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 promptly, usually within 10 "business day", correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, we will re-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.

SEND INQUIRES TO:
 Valley Communities Credit Union
 P.O. Box 127
 Mosinee, WI 54455-0127
 Or you may call (715) 693-3400

