

### COMPUTATION OF FINANCE CHARGE ON OPEN END LOANS

- \* Any loan with an "\*" is an open-end credit loan. The finance charge on each loan begins to accrue on the date of each advance. The finance charge on each loan is calculated at the time of each payment or advance by multiplying the periodic rate times the previous balance as of the last advance or payment and multiplying that by the number of days that balance was outstanding. The balance used to calculate the finance charge is the actual balance in the account each day after credits have been subtracted and new advances and other charges have been added.
- # On any loan marked with a "#" the periodic rate may vary.

Dear Member,

Anyone can make a mistake, including us. If you feel an error has been made on your Statement concerning an open-end credit loan, you should follow the steps listed below to help us resolve the matter.

We are required by law to provide these notices to you, and please understand that we are obligated to use the wording contained in the regulations.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT**

If you think your statement is wrong, or you need more information about a transaction on your statement, write us on a separate sheet at the address shown on the reverse side of your statement as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appears. You can telephone us, but doing so will not preserve your rights.

\* 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 items you are unsure about.

You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:** telephone us at (404) 874-1169 or write us at the address shown on the front of this 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.

45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the document that we used in our investigation.

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR TELEDRAFT ACCOUNT STATEMENT

MONTH \_\_\_\_\_ 20\_\_\_\_

Ending balance shown on  
Teledraft statement:

\$ \_\_\_\_\_ Teledraft book (as of statement date) \$ \_\_\_\_\_

Add:

Deposits in transit  
at month-end

Add:  
 \$ \_\_\_\_\_ Deposits and credits

**Subtract:**

Drafts issued through statement date which do not show on Tele-draft statement:

Add:

Deposits and credits  
listed on statement  
but not in Teledraft  
book:

Dividend \$\_\_\_\_\_

Savings transfers	_____	
Deposits	_____	
Other credits	_____	+

Sub-Total \_\_\_\_\_

**Subtract:**

Charges on statement  
which are not listed in  
Teledraft book:

Return charges \$\_\_\_\_\_

Stop pay charges \_\_\_\_\_

Copy charges \_\_\_\_\_  
Dues & printing \_\_\_\_\_

Draft printing \_\_\_\_\_  
Other debits \_\_\_\_\_

Other debits \_\_\_\_\_

Total \$ \_\_\_\_\_

Adjusted Statement Balance \$ \_\_\_\_\_ Adjusted Book Balance \$ \_\_\_\_\_

If you are in balance, Adjusted Statement Balance and Adjusted Book Balance will agree.

NOTE: PLEASE RETAIN THIS STATEMENT, IT IS YOUR PERMANENT RECORD OF ACCOUNT. IF THIS IS IN ERROR, NOTIFY THIS CREDIT UNION AT ONCE.  
ARE YOU RECEIVING YOUR STATEMENT AT THE DESIRED LOCATION? IF NOT, PLEASE CONTACT OUR OFFICE AND FURNISH THE FOLLOWING INFORMATION:  
1. ACCOUNT NUMBER 2. NAME(S) AS SHOWN ON ACCOUNT 3. CORRECT MAILING ADDRESS

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