PLEASE REPORT ANY ERRORS PROMPTLY.

This statement is assumed to be correct if errors are not reported within the time period stated in our account agreement.

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
		TOTAL	

OUTSTANDING SHARE DRAFTS

DRAFT NO.	AMOUNT	DRAFT NO.	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.		$
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 DRAFT AMOUNTS LISTED IN YOUR REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER. IF YOU HAVE ANY QUESTIONS REGARDING YOUR CHECKING ACCOUNT, CALL THE CREDIT UNION.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but 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 unsure about.

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 any action to collect the amount you question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number on the front of this statement or write us at the address listed 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 specific 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 (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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

(Rev 3/10)

MONTANA FEDERAL CREDIT UNION