

IMPORTANT INFORMATION

This statement contains income tax reporting data: The amount of year-to-date dividends will be reported to Federal and State Governments per requirement. Retain this statement for purpose of income tax reporting.

PERIODIC STATEMENT DISCLOSURE FOR OPEN-END LOANS

The Periodic Rate and **ANNUAL PERCENTAGE RATE** are subject to change on loans marked "variable."

Periodic Rate: The periodic rate used in calculating the **FINANCE CHARGE** is the daily periodic rate shown on the statement. The **ANNUAL PERCENTAGE RATE** is also shown on your statement.

When Periodic Finance Charge is Imposed: The periodic **FINANCE CHARGE** begins on the date each advance is posted to your account.

How to Determine the Balance Upon Which Your Periodic Finance Charge is Computed: To get the unpaid balance, take the amount of the loan outstanding and unpaid after each transaction. This gives you the unpaid balance.

The "closing date" on your statement indicates the closing date of your Billing Cycle.

BILLING RIGHTS SUMMARY

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us on a separate sheet of paper at PO Box 8017, El Monte, CA 91734-2300, Attn: Acct. Admin. In your letter, give us the following information: 1) Account information: Your name and account number; 2) Dollar amount: The dollar amount of the suspected error; 3) Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: 1) We cannot try to collect the amount in question, or report you as delinquent on that amount; 2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; 3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; 4) We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 800.866.6474 or write to us at PO Box 8017, El Monte, CA 91734-2300 Attn: Electronic Svcs. 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 send the FIRST statement on which the error or problem appeared.

Give us the following information: 1) Your name and account number; 2) A description of the error or transfer you are unsure about, and explain as clearly as you can why you believe it an error or why you need more information; 3) The dollar amount of the suspected error.

We will investigate your complaint and 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 use of the money during the time it takes us to complete the investigation.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT

If you think information reported by us on your credit report is wrong or if you need more information, write to us on a separate sheet at PO Box 8017, El Monte, CA 91734-2300, Attn: Acct. Admin. In your letter, give us the following information: 1) Your name and account number; 2) A description of the information being disputed and an explanation of the basis for the dispute.

We will investigate your dispute and inform you of the results within 30 days.

If checks we receive from you are returned for insufficient or uncollected funds, the Credit Union may electronically re-present your item for payment.



We do business in accordance with the Federal Fair Housing Law and the Federal Credit Opportunity Act. Credit Union federally insured by NCUA.

BALANCE YOUR CHECKING ACCOUNT HERE

It is important that you reconcile your checking account each month to ensure that both your records and our records are accurate. If no errors are reported within 60 days, this statement will be considered correct. If you have a question regarding any item shown, please call us at 800.866.6474.

- Enter previous unrecorded items into your checkbook
ADD to your checkbook balance
 - Dividends paid this month
 - Automatic deposits/direct payroll deposits**SUBTRACT** from your checkbook balance
 - ATM withdrawals
 - Automatic loan payment transfers
 - Check reorder charges
 - NSF charges/other Credit Union charges
- Compare your checkbook with the Checking portion of this statement. Place a check mark (✓) in your checkbook and on the statement next to all items that match.
- If there are any items on the statement that are not checked, verify that they are your items, record them in your checkbook, check them off and compute the new balance in your checkbook.
- In the tables below, list all items in your checkbook that have not been checked off.

A	OUTSTANDING DEPOSITS	
	Deposits made but not yet shown on the statement.	
DATE	AMOUNT	
	\$	
TOTAL	\$	

B	OUTSTANDING CHECKS	
	Checks written but not yet shown on the statement.	
DATE	AMOUNT	
	\$	
TOTAL	\$	

- To reconcile your account
ENTER the Ending Checking Balance from this statement
ADD the Outstanding Deposits from step 4, box A
SUBTRACT the Outstanding Checks from step 4, box B

	\$	
	+	\$
SUBTOTAL	\$	
	=	\$
TOTAL	\$	

- If the total calculated in step 5 does not agree with your checkbook balance, the following areas should be checked to locate the error(s).
 - Have all the differences from last month been corrected?
 - Are all outstanding deposits and outstanding checks from last month shown on this month's statement? If not, you must include them in step 4.
 - Does the amount of each check and each deposit shown in your checkbook agree with the amount on the statement?
 - Have all additions and subtractions in your checkbook been made accurately?