

THE FOLLOWING PROCEDURE IS FOR RECONCILING YOUR CLEARVIEW CHECKING ACCOUNT ONLY!

STEP ①

Obtain your account register and check off the following items listed on our Clearview Checking:
 (1) Personal drafts (2) ATM transactions (3) Automatic transfers (4) Deposits (5) Debit card transactions (6) Preauthorized debits. If any of the above items (1) thru (6) are on your Clearview Checking, but not in your account register, then verify that they are your items. If so, then record them in your account register and adjust your register balance.

STEP ②

Enter each credit union charge against your Checking account into your register and adjust your register balance.

STEP ③

List and total all deposits to your Checking account not checked off in your account register. This total will be used in Step ⑤.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
Total	

STEP ④

List and total all drafts and other payments on your Checking account not checked off in your account register. This total will be used in Step ⑤.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
Total	

STEP ⑤

ENTER: Clearview Checking Account balance.	\$ _____
ADD: Your total deposits not on your Checking Account STEP ③	\$ _____
SUB-TOTAL:	
SUBTRACT: Total drafts and other payments on your Checking Account not checked off in your account register, STEP ④	\$ _____
SUB-TOTAL:	
ENTER and SUBTRACT: Balance on your account register.	\$ _____
TOTAL: (Should be 0)	\$ _____
IF THE TOTAL IS NOT ZERO, SEE STEP ⑥	

STEP ⑥

Recheck Steps 1 - 5

Compare the amount entered on your Checking account to the amounts you entered in your account register.

Check for the addition and subtraction errors in your account register.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (I.E., ATM, DIRECT DEPOSIT, etc.)

Telephone us at: 1-800-926-0003 long distance or write us at Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-2580 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 send the first statement on which the problem or error 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 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 ten 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.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT

The Federal Truth in Lending Act requires prompt correction of mistakes on your open end loan statement.

1. If you want to preserve your rights under the Act, here's what to do if you think your statement of account is wrong or if you need more information about an item:
 - a. Do not write on the statement: on a separate sheet of paper (you may telephone your inquiry but **DOING SO WILL NOT PRESERVE YOUR RIGHTS UNDER THIS LAW**) Include the following:
 - i. Your name and account number.
 - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you need more information, explain the item you are not sure about and, if you wish, ask for evidence of the transactions such as a copy of the credit request voucher. Do not send in your copy of any document unless you have a duplicate copy for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help the Credit Union to identify you or the reason for your complaint or inquiry.
 - b. Send your notice of statement error to the address on your statement of account which is listed after the words: "Send Inquiries To:" or similar wording. Mail it as soon as you can, but in any case, early enough to reach the credit union within 60 days after the statement was mailed or otherwise delivered to you.
2. The Credit Union must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the credit union is able to correct your statement during that 30 days. Within 90 days after receiving your letter, the credit union must either correct the error or explain why the credit union believes the statement was correct. Once the credit union has explained the statement, the credit union has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the credit union has been notified, neither the credit union nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute: but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the credit union has answered your inquiry. **HOWEVER YOU, REMAIN OBLIGATED TO PAY THE PARTS OF YOUR OUTSTANDING DEBT NOT IN DISPUTE.**
4. If it is determined that the credit union has made a mistake on your statement, you will not have to pay any finance charges on any disputed amount. If it turns out that the credit union has not made an error, you will have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your statement was correct, the credit union must send you a written notification of what you owe.
5. If the credit union's explanation does not satisfy you and you notify the credit union **in writing** within **10 days** after you receive its explanation that you still refuse to pay the disputed amount, the credit union may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the credit union must also report that you think you do not owe the money, and the credit union must let you know to whom such reports were made. Once the matter has been settled between you and the credit union, the credit union must notify those to whom the credit union reported you as delinquent of the subsequent resolution.
6. If the credit union does not follow these rules, the credit union is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the statement turns out to be correct.

IMPORTANT INFORMATION REGARDING THE COMPUTATION OF YOUR LOAN BALANCE AND LOAN FINANCE CHARGES:

Open end loan numbers indicate open end credit. The FINANCE CHARGE is computed by applying the "Periodic Rate" to the balance at the time of the loan payment for the time the balance has remained outstanding.

The Balance is determined by adding new advances and other charges and subtracting payments and credits.