SHARE DRAFT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR BALTIMORE COUNTY EMPLOYEES FEDERAL CREDIT UNION SHARE DRAFT ACCOUNT.

LIST DRAFTS OUTSTANDING CHARGED TO YOUR DRAFT ACCOUNT

DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

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 any dividend.		
2.) Enter draft balance shown on this statement here		$
3.) Enter deposits made later than the ending date on this statement	+	$
	+	$
TOTAL Item 2 added to item 3		$
4.) In your Draft Register, check off all drafts paid and in area to the left, list numbers and amounts of all unpaid drafts		$
5.) Subtract total drafts outstanding	-	$
6.) This amount should equal your register balance		$

IF YOU DO NOT BALANCE

- Verify additions and subtractions - above and in your share draft check register.
- Compare the dollar amounts of the drafts listed on this statement with the draft amounts listed in your draft register.
- Compare the dollar amount of deposits listed on this statement with the deposit amounts recorded in your share draft register.

IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT MARKED WITH AN *

Each loan marked * is an open-end loan. The balance used to compute the finance charge on open-end loans is the unpaid principal balance at the time of the transaction. On the date an advance is taken, the amount of the advance is added to the unpaid principal balance. On the date a payment is made, the finance charge and any late charges due are deducted from the payment amount and the remainder, if any, is subtracted from the unpaid principal balance.
The Annual Percentage Rate (APR) is shown in the loan summary. The phrase "(MAY VARY)" means that this loan has a variable Annual Percentage Rate.

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 shown in the upper left corner on the member statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 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 you question.

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

Telephone us or write us at the phone number or address on the member statement as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or a transfer on the statement marked "EFT". 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.
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 correct any error promptly. If we take more than 10 business days to do this, we will recredit 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.