BALANCING YOUR CHECKBOOK

BEFORE YOU START: Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, credit advances, transfers, payments, service charges, etc.)

THEN: Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

Deposits in Transit to Credit Union (Not Credited in this Statement) (Payroll Deduction or Direct)	
Date	**Amount**
TOTAL DEPOSIT (A)	

OUTSTANDING CHECKS OR OTHER DEDUCTIONS	
Check No.	**Amount**

OUTSTANDING CHECKS OR OTHER DEDUCTIONS	
Check No.	**Amount**
TOTAL (B)	

IF YOUR ACCOUNT DOES NOT BALANCE, check these items:

1. Are the amounts of all deposits you have entered in your checkbook the same as shown on this statement?
2. Are there any checks shown on this statement that are not listed in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. If this is a NOW account, have you added this month's interest in your checkbook?

1. ENTER Ending Balance from front of statement _____
2. ADD deposits made since end of statement period (A) _____
3. TOTAL (1&2) _____
4. SUBTRACT outstanding checks (total from above) (B) _____
5. BALANCE should equal the balance now shown in your checkbook. $ _____

In Case of Errors or Questions About Your Electronic Funds Transactions

Please call or write us at the telephone number or address listed below, 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 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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 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 credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Individuals 18 years or younger, or 65 years or older, may request an exemption from service charges.

DIRECT INQUIRIES TO:

SCU CREDIT UNION
P.O. BOX 4290
BROCKTON, MA 02303-4290
(781) 784-7725
(877) 661-3300