EASY STEPS TO RECONCILE YOUR STATEMENT

CHECKING ACCOUNT

First...subtract from your checkbook balance any checks written, service charge, payments and ATM transaction appearing on this statement.

Add to your checkbook balance any direct deposits, Line of Credit deposits, ATM deposits or transfers and interest (if interest bearing account) showing on this statement.

Check off (√) in your checkbook those checks, pre-authorized payments, ATM transactions appearing on this statement.

Note (*) Indicates the preceding check(s) missing – These checks may have: (1) been voided by you (2) not yet presented to the bank (3) been paid on a previous statement.

LIST CHECKS OUTSTANDING – NOT PAID ON ACCOUNT

No.	$		No.	$	
			Total	$	

BALANCING PROCEDURE

1	ENTER "BALANCE THIS STATEMENT" AS SHOWN ON REVERSE.		
2	ADD DEPOSITS RECORDED IN YOUR RECORDS BUT NOT SHOWN ON THIS STATEMENT		
3	TOTAL (1 AND 2 ABOVE)		
4	SUBTRACT TOTAL "CHECKS OUTSTANDING" (FROM 3 ABOVE)		
	BALANCE (THIS SHOULD EQUAL YOUR CHECKBOOK BALANCE)		

STATEMENT SAVINGS

First...add to your savings register any direct deposits or interest appearing on this statement.

Subtract from your savings register balance any withdrawals and automatic transfers showing on this statement that are not recorded in your register.

1	ENTER "BALANCE THIS STATEMENT" AS SHOWN ON REVERSE.		
2	ADD DEPOSITS RECORDED IN YOUR RECORDS BUT NOT SHOWN ON THIS STATEMENT		
3	TOTAL (1 AND 2 ABOVE)		
4	SUBTRACT TOTAL "CHECKS OUTSTANDING" (FROM 3 ABOVE)		
	BALANCE (THIS SHOULD EQUAL YOUR CHECKBOOK BALANCE)		

If your Statement does not balance:

-Review the above steps for recording or arithmetic errors.

-Make sure that all withdrawals and deposits listed on your statement are recorded in your checkbook

-Review the addition and subtraction of entries in your checkbook since you last balanced your statement.

-If there are any errors on your statement, please notify your branch or write us at the address printed on the front of this statement.

IN CASE ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone or write us 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 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 about which you are unsure 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 (20 days for point of sale and foreign transactions) to do this, we will recredit 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 our investigation.

PREAUTHORIZED DEPOSITS

If you have arranged to have direct deposits (e.g Social Security) made to your consumer account at least once every 60 days from the same person or company you may call us (the telephone number is on the front of this statement) to find out whether the deposit has been made.

Applicable accounts reported on this bank statement will present the interest earned and interest paid at the end of each calendar year for IRS reporting purposes.

A signed certification under "Penalty of Perjury" and a correct taxpayer identification number must be provided for any account that earns interest or the account will be subject to 20% backup withholding from all interest payments, and a $50.00 penalty to the Federal Government.