Account Balance

1. Enter ending checking account balance shown on statement $ _____
2. Enter total from Table 1 (Table deposits made, not listed on statement) $ _____
3. Add Line 1 and Line 2 $ _____
4. Enter total from Table 2 (Checks and other withdrawals made, not listed on statement) $ _____
5. Subtract Line 4 from Line 3 for account balance $ _____

Register Balance

6. Enter you checkbook balance $ _____
7. Add deposits shown on you statement but not show in your register $ _____
8. Add Line 6 & 7 $ _____
9. Enter checks and withdrawals shown on statement but not shown in your register (Post these in your register) $ _____
10. Enter total service charges and fees shown on statement (Post these in your register) $ _____
11. Add Line 9 and Line 10 $ _____
12. Subtract Line 11 from Line 8 for register balance $ _____

Table 1

Deposits made, not listed on statement

Date	Amount
Total	

Table 2

Checks and other withdrawals made, not listed on statement

Check# or Date	Amount
Total	

About Your Statement

The Federal Truth in Lending Act requires prompt correction of statement mistakes. 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) at the address shown on your 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 questions, we cannot report you as delinquent or take action to collect the amount you question.

In Case Of Errors Or Questions About Your Electronic 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, You will need the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) description of the error or transfer you are unsure about, and an explanation why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Your Rights And Our Responsibilities After We Receive Written Notice

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days we must either correct the error or explain why we believe the statement was correct.

If the Account Balance Does Not Match Your Register Balance

Compare the dollar amount of cancelled checks shown on your statement to your register.

- ☐ Compare the dollar amount of your deposits shown on your statement to your register. If there is a difference, refer to your deposit receipts.
- ☐ Be sure you subtracted all service charges and fees from your check register.
- ☐ Be sure you recorded all ATM, VISA Check Card, and other transactions in your register.
- ☐ If your checking account earns dividends, be sure you have added dividends paid this period or subtracted any with holding.
- ☐ Verify all additions and subtractions in your check register.
- ☐ If your account is still out of balance, notify your branch right away.

Report Errors Or Make Inquiries To:

Kitsap Credit Union
P.O. Box 990
Bremerton, WA 98337
(360) 662-2000 or (800) 422-5852
kitsapcu.org

NCUA *This Credit Union is federally insured by National Credit Union Administration · Equal Housing Lender*