Checking Account Reconciliation

To balance your checking account, use this form provided. Remember to include all outstanding transactions such as checks written and ATM transactions. For your convenience, you may also complete this information electronically using the document found on our website.

Outstanding Item	Amount	Outstanding Item	Amount
		Total ▶	

Period Ending
, 20

1) Subtract from your check register any charges listed on this statement which you have not previously deducted from your balance, also add any dividend.

2) Enter checking balance shown on this statement here.		$
3) Enter deposits made later than the ending date of this statement.	+	$
	+	$
	+	$
Total (2 plus 3)		$
		$
4) In your check register check off all paid items and in area provided at left list numbers and amounts of all unpaid items.		$
5) Subtract total items outstanding		$
6) This amount should equal your check register balance		$

If You Do Not Balance

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

Billing Rights Summary

In Case of Errors or Questions About Open-End Credit Loans On Your Statement

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 on the 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:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 outstanding balance 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 Transfers

As soon as possible, telephone or write us at the phone number or address found at the top of the first page of this statement, or e-mail us at msg@interracu.com if you think your statement or automated teller machine transaction receipt is wrong or if you need more information about a receipt or transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.
In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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.

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 each of you already has 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 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.

Explanation of the Balance Calculation Method For Finance Charge Assessment or Interest Assessment

This explanation applies only to your "Interest only loans". We figure the finance charge or interest on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting credits and adding new advances during the present billing cycle.

This explanation applies only to your "open-end-credit". The finance charge or interest is calculated by multiplying the periodic rate times the unpaid balance as of the last advance or payment, times the number of days that said balance was outstanding. The balance used to calculate this finance charge or interest is the actual balance in the account each day after credits have been subtracted and new advances have been made. The finance charge or interest is calculated at the time a payment is made.

Your deposits are insured to $250,000 per account. By member's choice, this credit union is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.