Hanscom Federal Credit Union

Important Information about Your Accounts

Each loan marked * is an open-end loan. The balance used to compute the FINANCE CHARGE on open-end loans is the daily unpaid principal balance. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits, and subtract any payments or credits. The FINANCE CHARGE is computed by applying the appropriate daily periodic rate to the daily unpaid loan balance for the number of days the balance remains unpaid.

IN CASE OF ERRORS OR QUESTIONS ABOUT 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 in the upper left corner on the reverse side of 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 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 (EFT)
Telephone us or write us at the phone number or address on the reverse side of this 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 an EFT 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.

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.

Outstanding Checks		
Check #	Amount	
Total		

Checking Account Reconciliation

Ending balance shown on this statement _____

Plus deposits not shown on this statement _____

Sub-total _____

Less total outstanding checks _____

Equals adjusted ending balance _____

Adjusted ending balance should agree with the balance shown in your checkbook.

Note: Be sure to deduct any charges, fees or withdrawals shown on your statement (but not in your check book) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your check book) that apply to your account