DRAFT RECONCILEMENT - - - THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT

DRAFT NUMBER		AMOUNT	DRAFT NUMBER		AMOUNT
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
		$			$
			TOTAL		$

PERIOD ENDING

1	**SUBTRACT** FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE, ALSO, ADD ANY DIVIDEND		
2	**ENTER** DRAFT BALANCE SHOWN ON THIS STATEMENT HERE.		$
3	**ENTER** DEPOSITS MADE	+	$
	LATER THAN THE ENDING	+	$
	DATE OF LAST STATEMENT.	+	$
	TOTAL (2 PLUS 3)		$
4	In your **Draft Register**, **Check Off** all Drafts paid and in area provided at left, **List** numbers and amounts of all unpaid Drafts.		
5	**SUBTRACT** TOTAL DRAFTS OUTSTANDING	-–	$
6	THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE.		$

IF YOU DO NOT BALANCE

Verify additions and subtraction above and in your Draft Register.
Compare the dollar amounts of Drafts listed on this statement with the Draft Amounts recorded in your Draft Register.
Compare the dollar amounts of Deposits listed on this statement with the Deposit Amounts recorded in your Draft Register.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH AN "E"

Write us or telephone us as soon as you can if you think your statement or an automated teller machine receipt is wrong or if you need more information about a receipt or a transfer on the accompanying statement. We must hear from you no later than 60 days after you receive 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 promptly, usually within 10 "business days", correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, 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.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT(S) MARKED WITH AN "A"

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 as soon as possible. We must hear from you no later than 60 days after you receive the first statement on which the error or problem appeared.
You can telephone us, but doing so will not preserve your right.
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 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.

Send inquiries to: Siouxland Federal Credit Union, P.O. Box 807
South Sioux City, NE 68776. Phone: (402) 494-2073