1314 TEXAS AVENUE, SUITE 1800 Account\#: 13332
HOUSTON, TEXAS 77002
www.bluebonnet.org
bbcu@bluebonnet.org

Statement Date: 03/31/2011
Page\#: 1
Mail Code: P Web Code: Print

001831 * 00183100010005875
NELVA E BRUNSTING
13630 PINEROCK LN
HOUSTON, TX 77079-5914



## 

- Check your matin miteps above.
- Make sure that fle onvin ambints of ine checke listed in this statement are the same as diose recorteri lif yout chenk register.

Check your math in your register.

- Make sure that ihe doilai monnts of the deposits listed in this staiement are the some as those recorded in your check register.


## 

## 

If you think your steriericn or aunornate refler machine recelion is wrong of fo you need more iniormaivers coust a veceipt or a transfer
(EFT) on your statement, ictionpone or virite ws ait the phone number or addrese on the reverse side of this stavement ts scon as you can. We must hear fion you niv fiver dhan co days aner we sent you the
FIPST staternent on whith ine error or probtern appeared. In yous letter, provide the folloving finforias dien:

1. Vibur nime Elrci account rumper.
2. The dother sixouni dine suspocied muro
 or your gussiton.
We will investigate your coniplain and wild corremt eny error
promptiyg lif we tefe more what business days io to this, we will
recredit your ecgcurith the anount you think is ym sror. You will

our invesingetion.


Na Cowe of Erore or (uneetione Abouf Your Elarmevi
If you think your sentment wrong, or of you fieed more information aboul a transacion on your staiement, write us as soom as possible on a senarie sheet of paper at inv adolress ehown in the upper left comer on the reverse side of the statement. We myst hear from you no laber inan Gu days ander we servi you iha flrst subement on whing the eror or problen appabed. You can felephone us, but dong so with nof preserve your rigitie. In your letiers provide the followiog nugrmetian:
i. Your nanoe ancl gecauni number.
2. The dofle amonh the suspecied erfor.
3. A full descripuig of the suspected error or the subject of yolur question.
You are not requited to pay gny amourt in guesion white we are investigating, but yow are sim obligated io poy fhe anounts on the
 rapory you as denguent on tuke siny sction co colle dine emount you guestion.

Discover the Advantage
1314 TEXAS AVENUE, SUITE 1800 Account\#: 13332
HOUSTON, TEXAS 77002

```
Statement Date: 12/31/2011
                                    Page#: 1
                                    Mail Code: P
                                    Web Code: Print
```

        004676 * 00467600010010900
    NELVA E BRUNSTING
203 BLOOMINGDALE CIR
VICTORIA, TX 77904-3049


| YTD Taxable Dividends: | $\$$ | .00 |
| :--- | :--- | :--- | :--- |
| YTD Taxable Interest: | $\$$ | .00 |
| YTD Finance Charges: | $\$$ | .00 |

Bluebonnet members now have access to over 43,000
surcharge free ATMs! Go to www.bluebonnet.org.
For statement inquiries call 1-800-582-8275
To verify EFT transactions call BART at 1-800-460-9788
 CORREGT, COMPLETE THIS FORM AND RETUPN IT TO THE CRELHT UAUON GRFGE.

PLACE AN $X$ IN THE FRONT OF THE ITEM(S) TO BE CHANGED.
$\square$ Member's Name $\qquad$ $\square$ Mernber Mo.
$\square$ Joint Nember's Name(s)

$\square$ Address $\qquad$ $\square$ Teiephinne | fas |
| :--- | $\qquad$ .

$\square$ City and State $\qquad$ 2ip Code
Signature


## 

- Check your math in steps above.
- Make sure that the dollar amounts of the checks listed in this statement are the same as those recorded in your check register.
- Check your math in your register
- Make sure that the dollar amounts of the deposits listed in this statement are the same as those recorded in your check register.


## Electronic Fund Transfers Marked "EFT" In Case of Errors or Questions

If you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or a transfer (EFT) on your statement, telephone or write us at the phone number or addresss on the reverse side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter, provide the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. A full description of the suspected error or the subject of your question.
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. You vill then have use of the money during the time it takes us to complete our investigation.
bn Gese fr Erove ciuestions
Abovi Your statement
If you think your statement is wrong, or if you need more information about a transaction on your statement, write us as soon as possible on a separate sheet of paper at the address shown in the upper left corner on the reverse side of the siatement. We must hear from you no later than 60 days atter we sent you the FIFST siatemention which the error or probiem appeared. You can telephone us, but doing so will not preserve your rights. in your letter, provide the following information:
4. Your name and account number.
5. The dollar amount of the suspected error.
3.- Afull descriphiof of the susperitederror or the subject of your question.
You are not sequired to pay any amount in question while we are investigating, but you are still obligated to pay the amounts on the statement that are not in question. While we investigate, we cannot report you as delinquent or take any action to coliect the amount you question.


1314 TEXAS AVENUE, SUITE 1800
HOUSTON, TEXAS 77002 Account\#: 13332
www.bluebonnet.org
bbcu@bluebonnet.org

```
Statement Date: 02/29/2012
    Page#: 1
Mail Code: P
    Web Code: Print
```

004558 * 00455800010010463
NELVA E BRUNSTING
203 BLOOMINGDALE CIR
VICTORIA, TX 77904-3049


YTD Taxable Dividends: \$ .00
YTD Taxable Interest: \$ .00
YTD Finance Charges: \$ .00

Bluebonnet members now have more than 43,000 surcharge-
free ATMs available to them. Go to www.bluebonnet.org.
For statement inquiries call 1-800-582-8275
To verify EFT transactions call BART at 1-800-460-9788



## 

- Check your math in steps above.
- Make sure that the dollar amonts of the checks listed in this statement are the same as those recorded in your check register
- Check your math in your register
- Make sure that the dollar amounts of the dcposits listed in this statement are the same as those recorded in your check register.


## 

## in Conse of Erris m Muswions

If you think your stetment or automated teller machine receipt is wrong or if you need move information about a receipt or a transier (EFT) on your siatement, telephone or write us at the phone number or acdresss on the reverse side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FiRST statemert on which the error or problem appeared. In your letter, provide the following information:

1. Your name and account number.
2. The doflar amount of the suspected error.
3. Ahuldescribton ofthesuspected error or the subject of your question.
We will investigate your complaint and will correct any error promptly, of we take more than 10 business dave to do this, we wit! recredix your account for the amount you think is in error. You will then have use of the money curing the time it tokes us to complete our investigation.

## lu sose of Eutare or pestons

Afont vour semenvent
If you think your siatement is wrong, or if you need more information about a transaction on your statement, write us as soon as possible on a separate sheet of paper at the address shown in the upper left comer on the reverse side of the statement. We must hear from you no later than 60 days after we sent you the FIRST statemerit on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide the following information:

1. Your name and account number.
2. .-. The dollar amount of the suspected error.
3. A full description of the suspected error or the subject of your question.
You are not required to pay any amount in question while we are investigatinc, but you are still obligated to pay the amounts on the statement that are not in question. While we investigate, we cannot report you as delinquent or take any action to collect the amount you question.

ACCOUNT STATEMENT

| Account \# | Statement Period | Page |
| :---: | :---: | :---: |
| 3013332 | $01 A P R 2012-30 J U N 2012$ | 1 of 1 |

NELVA E BRUNSTING
203 BLOOMINGDALE CIR
VICTORIA TX 77904-3049
י!
Flood and hurricane season is here. Buying flood insurance is the best way to protect yourself from flood damages. You can count on TDECU Insurance Agency, LLC to protect what you value most. Call toll free today at 888.833.7358

| MAIN SHARES SIIFEIX 0 |  |  |
| :---: | :---: | :---: |
| Date Transaction Description | Amount | Balance |
| Your balance as of 01APR2012 |  | 10.91 |
| Apr 01* Dividend through 31MAR2012 | 0.00 | 10.91 |
| Your new balance as of 30JUN2012 |  | 10.91 |
| Dividends paid to you in 2012 on Suffix 0 | 0.00 |  |


|  | YOUR FINANCIAL SUMMARY |
| :---: | :---: |
| Your total Share balances | 10.91 |
|  | YEAR-TO-DATE INFORMATION FOR TAX PURPOSES: |

## How To Balance Your Checking Account

1. List All Outstanding Deposits

On the chart below, enter all deposits made after the closing date of this statement.

| Outstanding <br> Deposit Date | Amount |
| :--- | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  | Outstanding <br> Deposit Date |
|  | Amount |
|  | $\$$ |

## 2. List All Outstanding Checks

Obtain your check register and check off all items that appear on your checking account statement. If any of the items on your statement are not in your account register, then verify they are your items. If so, record them in your account register and adjust your register balance. Then, on the chart below, list all the checks you have written that are still outstanding (i.e. that have not cleared your account yet).


## Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 800.839.1154, write us at TDECU, Attn: Accounting Dept., 1001 FM 2004, Lake Jackson, TX, 77566-4012, or e-mail us at mail@TDECU.org, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.
(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.
We will determine whether an error occurred within 10 business days ( 5 business days for VISA(B) Check Card point-of-sale transactions processed by Visa and 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 ( 5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new 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. 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.
3. List Dividends And Fees/Charges

On the chart below, enter any fees/charges or dividends listed on this statement that have not yet been entered in your check register.

| Statement <br> Fees/Charges <br> Date | Amount |
| :---: | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  |  |
| Total Fees | $\$$ |


| Statement <br> Dividends <br> Date Amount <br>  $\$$ <br>   <br>   <br>   <br>   Total Dividends | $\$$ |
| :--- | :--- |

4. Enter the last "New Balance" on this statement: \$
5. Add the Total Outstanding Deposits (see 1): $+\$$

Balance: \$
6. Subtract the Total Outstanding Checks (see 2):- \$

This is your Adjusted Statement Balance: \$
7. Enter your last balance from your check register: $\$$ $\qquad$
8. Subtract the Total Fees/Charges (see 3): - \$

Balance: \$
$\qquad$
9. Add the Total Dividends (see 3):

This is your Adjusted Register Balance: \$

Your Adjusted Statement Balance should equal your
Adjusted Register Balance

## If It Doesn't Balance

- Check your math in steps 1 through 9 .
- Make sure that the dollar amounts of the withdrawals listed in this statement are the same as those recorded in your check register.
- Check your math in your register.
- Make sure that the dollar amounts of the deposits listed in this statement are the same as those recorded in your check register.


## Billing Rights Summary

## In Case Of Errors Or Questions

The Federal Truth in Lending Act requires prompt correction of mistakes on your Statement of Account. If you want to preserve your rights under the Act, here is what to do if you think your statement is wrong, or if you need more information about a transaction on your statement:
Write the credit union [on a separate sheet] as soon as possible at the inquiry address on the reverse side of this 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. You can telephone us, but doing so will not preserve your rights under the law.
In your letter, please supply the following information:

- Your name and account number (if any):
- The dollar amount of the suspected error;
- A full description of the suspected error, transfer or payment, and explain as clearly as you can why you believe there is an error or why you need more information.
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. During our investigation of your inquiry, the credit union cannot report the amount you question as delinquent or take any action to collect that amount.


## Computation Of Your Loan Balance And Periodic Finance Charges

The balance on which the periodic finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.
The periodic finance charge is computed when you make a payment. For each day since your last payment, the unpaid loan balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

ACCOUNT STATEMENT

| Account \# | Statement Period | Page |
| :---: | :---: | :---: |
| 3013332 | $010 \mathrm{CT} 2012-31$ DEC2012 | 1 of 1 |

1001 FM 2004
Lake Jackson, TX 77566-4012

39891 66428-1.1 102

## Join us at TDECU's Annual Meeting

Thursday, January 31, 2013
Registration 6-7 p.m.
Meeting starts at 7 p.m.
Lake Jackson Civic Center 333 Hwy. 332 East
NELVA E BRUNSTING
203 BLOOMINGDALE CIR
VICTORIA TX 77904-3049

*Effective date -- not transaction date.

|  | MAIN SHARES SUFFIX 0 |  |  |
| :--- | :--- | :--- | :--- |
| Date | Transaction Description | Amount | $\frac{\text { Balance }}{10.91}$ |
| Your balance as of 010CT2012 |  |  |  |$\quad$| 10.91 |  |  |
| :--- | :--- | :--- |
| Your new balance as of 31DEC2012 <br> Dividends paid to you in 2012 on Suffix 0 | 0.00 |  |


| Your total Share balances | YOUR FINANCIAL SUMMARY |
| :---: | :---: |
| YEAR-TO-DATE INFORMATION FOR TAX PURPOSES: | 10.91 |

# How To Balance Your Checking Account 

1. List All Outstanding Deposits

On the chart below, enter all deposits made after the closing date of this statement.

| Outstanding <br> Deposit Date | Amount |  |  |
| :--- | :--- | :--- | :--- |
|  | $\$$ | Outstanding <br> Deposit Date | Amount |
|  |  | $\$$ |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Total Deposits Outstanding |  | $\$$ |  |

## 2. List All Outstanding Checks

Obtain your check register and check off all items that appear on your checking account statement. If any of the items on your statement are not in your account register, then verify they are your items. If so, record them in your account register and adjust your register balance. Then, on the chart below, list all the checks you have written that are still outstanding (i.e. that have not cleared your account yet).


Total Checks Outstanding

| Outstanding <br> Check \# | Amount |
| :--- | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  | $\$$ |

## Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 800.839.1154, write us at TDECU, Attn: Accounting Dept., 1001 FM 2004, Lake Jackson, TX, 77566-4012, or e-mail us at mail@TDECU.org, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.
(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.
We will determine whether an error occurred within 10 business days ( 5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 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 ( 5 business days for VISA® Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new 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. 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.
3. List Dividends And Fees/Charges

On the chart below, enter any fees/charges or dividends listed on this statement that have not yet been entered in your check register.

| Statement <br> Fees/Charges <br> Date | Amount |
| :---: | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  | $\$$ |
| Total Fees | $\$$ |


| Statement <br> Dividends <br> Date | Amount |
| :--- | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  |  |

4. Enter the last "New Balance" on this statement: \$ $\qquad$
5. Add the Total Outstanding Deposits (see 1): $+\$$

Balance: \$
6. Subtract the Total Outstanding Checks (see 2):- \$

This is your Adjusted Statement Balance: \$
7. Enter your last balance from your check register: \$ $\qquad$
8. Subtract the Total Fees/Charges (see 3): - \$

Balance: \$
$\qquad$
9. Add the Total Dividends (see 3):
$+\$$
This is your Adjusted Register Balance: \$ $\qquad$

## Your Adjusted Statement Balance should equal your Adjusted Register Balance

## If It Doesn't Balance

- Check your math in steps 1 through 9 .
- Make sure that the dollar amounts of the withdrawals listed in this statement are the same as those recorded in your check register.
- Check your math in your register.
- Make sure that the dollar amounts of the deposits listed in this statement are the same as those recorded in your check register.


## Billing Rights Summary

## In Case Of Errors Or Questions

The Federal Truth in Lending Act requires prompt correction of mistakes on your Statement of Account. If you want to preserve your rights under the Act, here is what to do if you think your statement is wrong, or if you need more information about a transaction on your statement:
Write the credit union [on a separate sheet] as soon as possible at the inquiry address on the reverse side of this 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. You can telephone us, but doing so will not preserve your rights under the law.
In your letter, please supply the following information:

- Your name and account number (if any):
- The dollar amount of the suspected error;
- A full description of the suspected error, transfer or payment, and explain as clearly as you can why you believe there is an error or why you need more information.
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. During our investigation of your inquiry, the credit union cannot report the amount you question as delinquent or take any action to collect that amount.


## Computation Of Your Loan Balance And Periodic Finance Charges

The balance on which the periodic finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.
The periodic finance charge is computed when you make a payment. For each day since your last payment, the unpaid loan balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

ACCOUNT STATEMENT

| Account \# | Statement Period | Page |
| :---: | :---: | :---: |
| 3013332 | $01 J A N 2013-31$ MAR2013 | 1 of 1 |

1001 FM 2004
Lake Jackson, TX 77566-4012

5797-36.120 171502-1.1 1oz

NELVA E BRUNSTING
203 BLOOMINGDALE CIR
VICTORIA TX 77904-3049


When it comes to something as important as your mortgage, you can count on our Rate Match Plus Mortgage

Promise. If we're unable to meet or beat any local competitor's rate on the purchase or refinance of your
primary residence, we will pay you \$250. Details at TDECU.org/mortgage.
*Effective date -- not transaction date.


| YOUR FINANCIAL SUMMARY |  |  |  | 10.91 |
| :---: | :---: | :---: | :---: | :---: |
| Your total Share balances |  |  |  |  |
| YEAR-TO-DATE INFORMATION FOR TAX PURPOSES: |  |  |  |  |

# How To Balance Your Checking Account 

1. List All Outstanding Deposits

On the chart below, enter all deposits made after the closing date of this statement.

| Outstanding <br> Deposit Date | Amount |
| :--- | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  | Outstanding <br> Deposit Date Amount  <br>  $\$$  <br>    <br>    |

## 2. List All Outstanding Checks

Obtain your check register and check off all items that appear on your checking account statement. If any of the items on your statement are not in your account register, then verify they are your items. If so, record them in your account register and adjust your register balance. Then, on the chart below, list all the checks you have written that are still outstanding (i.e. that have not cleared your account yet).


## Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 800.839.1 154, write us at TDECU, Attn: Accounting Dept., 1001 FM 2004, Lake Jackson, TX, 77566-4012, or e-mail us at mail@TDECU.org, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.
(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly
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3. List Dividends And Fees/Charges

On the chart below, enter any fees/charges or dividends listed on this statement that have not yet been entered in your check register.

| Statement <br> Fees/Charges <br> Date | Amount |
| :---: | :--- |
|  | $\$$ |
|  |  |
|  |  |
|  |  |
|  |  |
| Total Fees | $\$$ |


| Statement <br> Dividends <br> Date Amount <br>  $\$$ <br>   <br>   <br>   <br>   Total Dividends | $\$$ |
| :--- | :--- |

4. Enter the last "New Balance" on this statement: \$ $\qquad$
5. Add the Total Outstanding Deposits (see 1): $+\$$ $\qquad$
Balance: \$
6. Subtract the Total Outstanding Checks (see 2):- $\$$

This is your Adjusted Statement Balance: \$
7. Enter your last balance from your check register: \$
$\qquad$
$\qquad$
$\qquad$
8. Subtract the Total Fees/Charges (see 3): - \$

Balance: \$
$\qquad$
9. Add the Total Dividends (see 3):
$+\$$ $\qquad$
This is your Adjusted Register Balance: \$

## Your Adjusted Statement Balance should equal your Adjusted Register Balance

## If It Doesn't Balance

- Check your math in steps 1 through 9 .
- Make sure that the dollar amounts of the withdrawals listed in this statement are the same as those recorded in your check register.
- Check your math in your register.
- Make sure that the dollar amounts of the deposits listed in this statement are the same as those recorded in your check register.


## Billing Rights Summary

## In Case Of Errors Or Questions

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- The dollar amount of the suspected error;
- A full description of the suspected error, transfer or payment, and explain as clearly as you can why you believe there is an error or why you need more information.
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The periodic finance charge is computed when you make a payment. For each day since your last payment, the unpaid loan balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

