

1314 TEXAS AVENUE, SUITE 1800 HOUSTON, TEXAS 77002 www.bluebonnet.org bbcu@bluebonnet.org

Account#: 13332

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

001831 \* 001831 0001 0005875 NELVA E BRUNSTING 13630 PINEROCK LN HOUSTON, TX 77079-5914

Tran Eff Transaction Date Date Description	Tran Fee Amount Amount	Finance Loan Charge Principal	Balance
01/01 Suffix A - PRIMARY SHARE APR: .02%, YTD Div: .00		PREVIOUS BALANCE	10.91
03/31		NEW BALANCE	10.91
YTD Taxable Dividends: \$ .00			
YTD Taxable Interest: \$ .00 YTD Finance Charges: \$ .00			
Auto loan rates as low as 2.50% Same as new rates on '08-'11 models. Get preap For statement inquiries call 1-800-582-8275	proved today!		

To verify EFT transactions call BART at 1-800-460-9788

## NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

			Please Keep Us Informed	of Address Changes	
	PLEASE CP	IECK VOUR MA	ME(S) AND ADDRESS ON TH	ie front of this statement. If NO	t exa <b>ct</b> ly
	CORRECT,	Complete The	S FORM AND RETURN IT TO	THE CREDIT UNION OFFICE.	
	PLACE AN 2	X IN THE FRONT	of the item(s) to be chai	NGED.	
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	15			in the second	2
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				Zip Code	
	Signature				
				S8	······
	ALCORA103		How To Balance Your C	hecking Account	
	OUTSTARL MUMBER	NING CHECKS			
	INDIVIDEN	second	ENDING BALANCI	E SHOWN ON THIS STATEMENT	
			D. UD 02000120	NAT ALAMELAN THE STATEMENT	
			PLUS DEPUSITS	NOT SHOWN ON THIS STATEMENT	
		1			
			SUB-TOTAL		
				STANDING CHECKS	
	**************************************	<ul> <li>The second se Second second secon</li></ul>	Cleared the	: Mave Not Yet Credit Union.)	
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			ADJUSTED ENDIN BALANCE SHOW	IG BALANCE SHOWN ABOVE SHOULD AGREE WITH THE I IN YOUR CHECK REGISTER.	
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			NOTE: BE SURE STATEME	TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS NT (BUT NOT IN YOUR CHECK REGISTER) THAT MAY	APPLY TO YOUR
		1 1 1	ACCOUNT. STATEMEP	ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSIT IT (BUT NOT IN YOUR CHECK REGISTER) THAT APPLY T	o your account.
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		0 1 1			
	TOTAL	1			
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• Check w	your math in steps	ลโกกพร		Check your math in your register.	
• Make su	ure that the dollar	amounts of the check	s listed in this statement are $\circ$	Make sure that the dollar amounts of the deposits li	isted in this statement are
the same	e as those recorde	d in your check regis		the same as those recorded in your check register.	
Electron	iic Fund Tran	sfore Markod "I	5 <b>F</b> T"	in Case of Errors or Questions	
	<b>of</b> Errors or C k vour statemer		ler machine receipt is	About Your Statement If you think your statement is wrong, or if yo	u need more information
wrong or k	f vou need more	e information abou	t a receipt or a transfer	about a transaction on your statement, write on a separate sheet of paper at the address	us as soon as possible
or address	<b>s on</b> the reverse	) side of this stater	us at the phone number nent as soon as you can.	<ul> <li>corner on the reverse side of the statement.</li> </ul>	We must hear from you
We must i FIRST sta	hear from you n tement on whic	o later than 60 day h the error or prob	/s after we sent you the lem appeared. In your	no later than 60 days after we sent you the l which the error or problem appeared. You ca	an telephone us, but
letter, prov	vide the followin			doing so will not preserve your rights. In you following information:	r letter, provide the
	2. The dollar	amount of the sus	pscied error.	1. Your name and account num     2. The dollar amount of the sus	
	of your que	sition.	ected error or the subject	<ol><li>A full description of the suspa</li></ol>	ected error or the subject
We will im	vestigaté vour c	omplaint and will d	correct any error days to do this, we will	of your question. You are not required to pay any amount in q	uestion while we are
recredit vo	our account for i	the amount you thi	ink is in error. You will it takes us to complete	investigating, but you are still obligated to pa statement that are not in question. While we	ay the amounts on the
our invest		ray aming me eme	n rarves no ro combierte.	report you as delinquent or take any action t	to collect the amount you
Contraction of the second	0			question.	Your savings federally insured to at least \$100,000 and backed by the full facts and credit of the United States Governme



NCUA



Discover the Advantage 1314 TEXAS AVENUE, SUITE 1800 HOUSTON, TEXAS 77002 www.bluebonnet.org bbcu@bluebonnet.org

Account#: 13332

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

004676 \* 004676 0001 0010900 NELVA E BRUNSTING 203 BLOOMINGDALE CIR VICTORIA, TX 77904-3049

Tran Eff Transaction Date Date Description		Tran Amount	Fee Amount	Finance Charge	Loan Principal	Balance
10/01 Suffix A - PRIMA APR: .25%, YTE				PREVIOU	S BALANCE	10.91
12/31				NE	W BALANCE	10.91
	\$.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

	p Us Informed of Address Changes DDRESS ON THE FRONT OF THIS STATEMENT. IF NOT EXACTLY ETURN IT TO THE CREDIT UNION OFFICE.
PLACE AN X IN THE FRONT OF THE ITEM	S) TO BE CHANGED.
🗆 Member's Name	Member No,
Joint Member's Name(s)	
Address	Telephone No. ()
City and State	Zip Code
Signature	

OUTSTAN	DING CHECKS		
NUMBER	AMOUNT		
		ENDING BALANCE SHOWN ON THIS STATEMENT	
		PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT	
		SUB-TOTAL	
		LESS TOTAL OUTSTANDING CHECKS (Checks That Have Not Yet Cleared the Credit Union.)	
		EQUALS ADJUSTED ENDING BALANCE	
· · · · · · · · · · · · · · · · · · ·		ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR CHECK REGISTER	
		NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOW STATEMENT (BUT NOT IN YOUR CHECK REGISTER) THAT MAY APPI ACCOUNT ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHO STATEMENT (BUT NOT IN YOUR CHECK REGISTER) THAT APPLY TO YOU	LY TO YOU IWN ON YOU
TOTAL			

### • 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.

#### 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 will then have use of the money during the time it takes us to complete our investigation.



- · 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.

In Case of Errors or Questions About 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 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. In your letter, provide the following information:

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 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 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 collect the amount you question.



### AABrunsting.Financials000356



1314 TEXAS AVENUE, SUITE 1800 HOUSTON, TEXAS 77002 www.bluebonnet.org bbcu@bluebonnet.org

Account#: 13332

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

004558 \* 004558 0001 0010463 NELVA E BRUNSTING 203 BLOOMINGDALE CIR VICTORIA, TX 77904-3049

Tran Eff Transaction Date Date Description		Tran Amount	Fee Amount	Finance Charge	Loan Principal	Balance
02/01 Suffix A - PRIMARY & APR: .25%, YTD Div				PREVIO	US BALANCE	10.91
02/29				N	EW BALANCE	10.91
YTD Taxable Dividends: \$	.00					
YTD Taxable Interest: \$	.00					
YTD Finance Charges: \$	.00					

Bluebonnet members now have more than 43,000 surchargefree 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

ONT OF THIS STATEMENT. IF NOT EXACTLY EDIT UNION OFFICE.
] Meraber Na.
] Member No.
] Telephone No. ()
lip Code

	How	To Balance Your Checking Account
OUTSTANE	DING CHECKS	
NUMBER	AMOUNT	
		ENDING BALANCE SHOWN ON THIS STATEMENT
		PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT
		SUB-TOTAL
		LESS TOTAL OUTSTANDING CHECKS (Checks That Have Not Yet
		Cleared the Credit Union.) EQUALS ADJUSTED ENDING BALANCE
		ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR CHECK REGISTER
		NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECK REGISTER) 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 REGISTER) THAT APPLY TO YOUR ACCOUNT.
TOTAL		

#### If It Doesn't Balance

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.

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

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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 will then have use of the money during the time it takes us to complete our investigation.



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.

In Case of Errors or Questions About 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 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. In your letter, provide the following information:

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 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 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 collect the amount you question.



AABrunsting.Financials000358



Lake Jackson, TX 77566-4012

## **ACCOUNT STATEMENT**

Account #	Statement Period	Page
3013332	01APR2012 - 30JUN2012	1 of 1

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

1145 13 58440-1.1 1oz

\*Effective date -- not transaction date.

	MAIN SHARES SUFFIX	D	
Date	Transaction Description	Amount	Balance
Your balan	ce as of 01APR2012		10.91
Apr 01*	Dividend through 31MAR2012	0.00	10.91
Your new t	palance as of 30JUN2012		10.91
Dividends	paid to you in 2012 on Suffix 0	0.00	

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

## **How To Balance Your Checking Account**

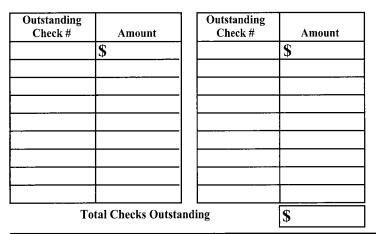
1. List All Outstanding Deposits

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

Outstanding Deposit Date	Amount	Outstanding Deposit Date	Amount
	\$		\$
			1
Tot	al Deposits Outst	anding	8

### 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® 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 Fees/Charges Date	Amount	Statement Dividends Date	Amount
	\$		\$
<b>Total Fees</b>	\$	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:	\$
8. Subtract the Total Fees/Charges (see 3): –	\$

- Balance: \$ \_\_\_\_\_ 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 vou owe.





+ \$ \_\_\_\_\_

03/2012 115519



#### 3989 1 66428-1.1 1oz

NELVA E BRUNSTING 203 BLOOMINGDALE CIR VICTORIA TX 77904 - 3049 արհարձապառավորինվերինը հիրդիներինը։

<u>*Effective date not transaction date.</u>	
MAIN SHARES SUFFIX 0	
Date Transaction Description	Amount Balance
Your balance as of 010CT2012	10.91
Your new balance as of 31DEC2012	10.91
Dividends paid to you in 2012 on Suffix 0	0.00

YOUR FINANCIAL SUMMARY

Your total Share balances

YEAR-TO-DATE INFORMATION FOR TAX PURPOSES:

## **ACCOUNT STATEMENT**

Account #	Statement Period	Page
3013332	01OCT2012 - 31DEC2012	1 of 1

## 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

10.91

Direct Inquiries To: 800.839 1164 • TDECU org • mail@TDECU.org Max Telephone Banking 800.839.0420

## How To Balance Your Checking Account

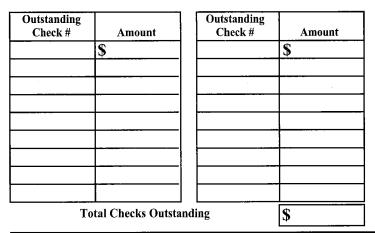
1. List All Outstanding Deposits

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

Outstanding Deposit Date	Amount		Outstanding Deposit Date	Amount
	\$			\$
Tot	al Deposits Outst	and	ling	\$

### 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).



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(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 jo 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.



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 Fees/Charges Date	Amount	Statement Dividends Date	Amount
	\$		\$
	-		
		Į L	
<b>Total Fees</b>	\$	Total Dividends	\$

- 4. Enter the last "New Balance" on this statement: \$\_\_\_\_\_
- - 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.
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NCUA







1001 FM 2004 Lake Jackson, TX 77566-4012

## **ACCOUNT STATEMENT**

Account #	Statement Period	Page
3013332	01JAN2013 - 31MAR2013	1 of 1

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.

10.91

5797-36.120 1 71502-1.1 1oz



\*Effective date -- not transaction date.

FIX 0
Amount Balan
10.9
10.9
0.00
-

### YOUR FINANCIAL SUMMARY

Your total Share balances

YEAR-TO-DATE INFORMATION FOR TAX PURPOSES:

Direct Inquiries To: 800.839AIB54n5tDECDingscinkil@TBECU.org Max Telephone Banking 800.839.0420

## How To Balance Your Checking Account

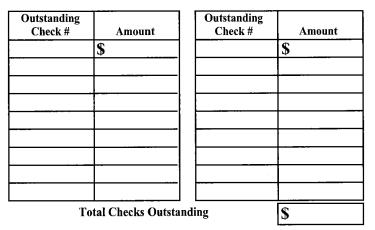
1. List All Outstanding Deposits

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

Outstanding Deposit Date	Amount	Outstanding Deposit Date	Amount
	\$		\$
		· · · · · · · · · · · · · · · · · · ·	
Tof	al Deposits Outst	anding	•

### 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).



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- as you can why you believe it is an error or why you need more information.
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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 jo 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 Fees/Charges Date	Amount	Statement Dividends Date	Amount
	\$		\$
		┥ ╞────	
Total Fees	\$	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:	
8 Subtract the Total Fees/Charges (see 3): -	\$

> 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.

