SHARE DRAFT RECONCILEMENT **THIS FORM IS PROVIDED TO ASSIST IN BALANCING THE DRAFT ACCOUNT**

LIST DRAFTS OUTSTANDING NOT CHARGED TO THE DRAFT ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING	
(DATE)	/ /

1. *SUBTRACT* FROM THE DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH HAVE NOT PREVIOUSLY BEEN DEDUCTED FROM THE BALANCE. ALSO, *ADD* ANY DIVIDEND.

2. *ENTER* DRAFT BALANCE SHOWN ON THIS STATEMENT HERE.		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT.	+	$
	+	$
	+	$
TOTAL (2 PLUS 3).		$
4. IN THE 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 THE DRAFT REGISTER BALANCE.		$

IF NOT IN BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN THE DRAFT REGISTER
COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN THE DRAFT REGISTER
COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN THE DRAFT REGISTER

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS

Please telephone us at 1 (800) 351-1670, or write to us at FirstLight Federal Credit Union, P.O. Box 24901, El Paso, TX 79914-9001, as soon as you can, if you think that your statement or receipt is wrong or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than 60 days after we send the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number
(2) Describe the error or transfer that 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.

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 use of the money during the time it takes us to complete the investigation.

PERIODIC STATEMENT DISCLOSURES FOR OPEN END LOANS

PERIODIC RATE: The periodic rate used in calculating the **FINANCE CHARGE** is the daily periodic rate (shown on the reverse) **ANNUAL PERCENTAGE RATE** (shown on the reverse).

WHEN THE PERIODIC **FINANCE CHARGE** IS IMPOSED: The periodic **FINANCE CHARGE** begins on the date each advance is posted to your account.

HOW WE DETERMINE THE BALANCE UPON WHICH YOUR PERIODIC **FINANCE CHARGE** IS COMPUTED: To get the unpaid balance we take the amount of the loan outstanding and unpaid after each transaction. This gives us the unpaid balance.

HOW WE DETERMINE THE YOUR TOTAL PERIODIC **FINANCE CHARGE**: Each time you make a payment on your account (or from the date of the first advance on a new account), we will multiply the unpaid balance by the daily periodic rate (see reverse), and multiply that result by the number of days since the date of the last payment (or from the date of the first advance on a new account). When advances are added to the loan, the periodic **FINANCE CHARGE** is computed on the unpaid balance from the date of the last payment (or from the date of the first advance on a new account) to the date of the additional advance, then on the total unpaid balance to the date of the next payment. This determines your total periodic **FINANCE CHARGE** for the billing cycle.

A minus (-) figure is the periodic **FINANCE CHARGE** column on the reverse indicates a credit of a periodic **FINANCE CHARGE** to your account.

A “closing date” on reverse indicates the closing date of your billing cycle.

BILLING RIGHTS SUMMARY

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 (on a separate sheet) at the address shown on your 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 the amount in question while we are investigating, but **you are still obligated to pay 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.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

FIRSTLIGHT FEDERAL CREDIT UNION

EQUAL HOUSING LENDER