CHECKING ACCOUNT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
		TOTAL ▶	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECKING ACCOUNT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.

2. ENTER CHECKING ACCOUNT BALANCE SHOWN ON THIS STATEMENT.		$
		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT.		$
		$
	TOTAL (2 PLUS 3)	$
4. IN YOUR CHECK REGISTER CHECK OFF ALL CHECKS PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING.	{ -	$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE.		$

IF YOU DO NOT BALANCE

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

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

Black Hills Federal Credit Union
PO Box 1420
Rapid City, SD 57709-1420

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

FINANCE CHARGES

The amount of the FINANCE CHARGE shown on the statement is computed each time you make a payment. The FINANCE CHARGE is determined by multiplying the unpaid balance by the corresponding daily periodic rate times the number of days since the last payment. The unpaid balance in an account each day is the balance after all payments and credits have been subtracted and all cash advances and other charges added. The FINANCE CHARGE is deducted directly from each payment. The daily periodic rate is calculated based on the corresponding ANNUAL PERCENTAGE RATE. These rates may change if a variable rate applies.

LOST OR STOLEN CARDS

After regular credit union business hours, to report a lost or stolen EZ CHECK & ATM Card; HEALTH SAVINGS ACCOUNT CHECK Card & ATM ACCESS Card call 1-800-523-4175.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE US AT 343-0891 (LOCAL CALLS) OR 1-800-482-2428 (LONG DISTANCE CALLS) OR WRITE US AT BLACK HILLS FEDERAL CREDIT UNION, PO BOX 1420, RAPID CITY, SOUTH DAKOTA 57709-1420. We must hear from you no later than 60 days after we sent the **FIRST** statement on which the problem or error 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 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 will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days 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 for a POS transaction with the EZ CHECK card, foreign-initiated transaction or a transaction occurring within the first 30 days after the first deposit to a new account is made) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days* (20 business days if your account has been opened for 30 days or less) for the amount you think is in error. This provisional credit enables you to 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 re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

*If you notify us of an unauthorized EZ CHECK card transaction, other than unauthorized use of the card at an ATM, we will provide you with provisional credit for the amount of the unauthorized use within 5 business days of receiving your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providingprovisional credit, to the extent allowed under applicable law, if the circumstances of your account history warrant the delay.

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

EQUAL HOUSING LENDER