

**Use the following tools to assist in the reconciliation process. Your statement is assumed to be correct, if errors (other than Electronic Fund Transfers and Line of Credit Transactions) are not reported with 33 days following the statement date.**

LIST WITHDRAWALS\* NOT CHARGED/DEBITED TO YOUR CHECKING ACCOUNT

Check #/Item	Amount	Check #/Item	Amount
<b>Total Withdrawals</b>			

\*WITHDRAWALS - Checks outstanding, ATM/Point-of-Sale withdrawals, payments, transfers from the account, ePay items, electronic debits, etc.

1) ENTER CHECKING BALANCE SHOWN ON THE STATEMENT HERE	\$		
2) ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	\$		+
	\$		+
	\$		+
	\$		+
	\$		+
<b>TOTAL (1 PLUS 2)</b>		\$	
3) SUBTRACT THE TOTAL AMOUNT OF LISTED WITHDRAWALS	\$		-
4) THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE	\$		=

**IF YOU DO NOT BALANCE:** 1) Verify additions and subtractions above and in your check register. 2) Compare the dollar amounts of withdrawal items listed on this statement with the amounts listed in your check register. 3) Compare the dollar amounts of deposits listed on this statement with the deposit(s) amount(s) recorded in your check register.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR REPORTED CREDIT HISTORY WITH RBFCU**

Write to RBFCU Attn: Credit Dispute Department, PO Box 2097, Universal City, TX 78148-2097  
 Please include:

- Your name, account numbers, loan number, address and phone number.
- Describe the error and the basis of the dispute. Explain why you believe there is an error.
- Provide all supporting documents to substantiate the dispute, such as a copy of the relevant portion of your consumer report that contains the inaccurate information, a fraud or identity theft affidavit, a police report, a court order, or account statements.

**IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUNDS TRANSFERS ON YOUR CONSUMER ACCOUNT OR LINE OF CREDIT TRANSACTIONS ON YOUR STATEMENT**

In case of errors or if you need more information about any transaction on your statement, write to RBFCU Attn: Member Services, PO Box 2097, Universal City, TX 78148-2097 or call 512-833-3300 (Austin), 210-945-3300 (San Antonio) or 800-580-3300 (Toll-Free). We must hear from you **NO LATER THAN 60 DAYS** after we sent you the FIRST statement on which the problem or error occurred. If you contact us orally, we may require that you send your complaint or question in writing within 10 business days. In your letter, please include the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error and an explanation of why you believe there is an error
- If you need more information, describe the item you are unsure about

We will investigate your complaint and will correct any error promptly. You do not have to pay any amount in question while we are investigating. **YOU ARE OBLIGATED TO PAY THE AMOUNTS ON YOUR STATEMENT THAT ARE NOT IN QUESTION.** If we take more than 10 days to investigate, we will re-credit your account for the amount you think is in error so that you may have the use of the funds during the time it takes us to complete our investigation. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**COMPUTATION OF FINANCE CHARGE ON LINE OF CREDIT (OPEN-END) LOANS**

Any loan identified as "Line of Credit" within this statement is an open-end loan. The FINANCE CHARGE is computed on the day a payment is received. The amount of the FINANCE CHARGE is determined by multiplying the unpaid balance by the periodic (daily) rate for each day that such unpaid balance was outstanding. The new balance is determined by taking the previous balance and adding any new advances and subtracting any payment amounts or credits applied to principal.

**PAYMENT/TRANSACTION BY CHECK**

When you make a loan payment or transaction by check, you are authorizing RBFCU to make a one-time electronic debit in the amount of the check from your account at the financial institution the check is drawn on to include RBFCU check(s). The funds may clear the same day we receive your check(s). The check will not be returned to you after processing.

**Please examine your statement upon receipt and report any differences, irregularities, or discrepancies as specified in the RBFCU Membership Agreement.**



**EQUAL HOUSING LENDER**