

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
	\$		\$
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).

Outstanding Check #	Amount	Outstanding Check #	Amount
	\$		\$
Total Checks Outstanding			\$

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
	\$
Total Fees	\$

Statement Dividends Date	Amount
	\$
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.

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.

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.

TDECU

YOUR CREDIT UNION

Texas Dow Employees Credit Union

Federally insured by NCUA.



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