

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

PERIOD ENDING _____, 20__		
1. In your check register, subtract any charges and add any dividends or deposits shown on your statement which are not in your register.		
2. Enter ending checking balance from statement.	\$	
3. Enter deposits made after the statement ending date.	+ \$	
	+ \$	
	+ \$	
TOTAL (2 PLUS 3)	\$	
4. In your register, mark all paid checks. In the area at left, list all unpaid checks.		
5. Subtract total of outstanding checks.	- \$	
6. This amount should equal your check register balance.	\$	

HOW TO COMPUTE YOUR INTEREST CHARGE

YOUR BILLING RIGHTS – KEEP FOR FUTURE USE

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Plus, Michigan First purchases excess share insurance from Excess Share Insurance Corporation, an Ohio corporation licensed by the state of Michigan, for the benefit of its members. This provides additional insurance of up to \$250,000 for combined savings in Michigan First savings accounts, checking accounts, money market accounts, and certificates of deposit and separate additional insurance of up to \$250,000 for Individual Retirement Accounts.

