	CHECKING RECONCILEMENT ••• THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT										
	LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT]	PERIOD ENDING					
	CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT			, 20				
				I		 In your check regany dividends or which are not in 	deposit	subtract any charges and add its shown on your statement egister.			
		i !		<u>i</u>		 Enter ending classifier balance from st 			\$		
						3. Enter deposits after the stater ending date.	made ment +		\$		
								+	\$		
		!		:				+	\$		
							(2 PLUS		\$;		
		i		i		 In your register, mark all checks. In the area at let all unpaid checks. 		aid list			
		I		1		5. Subtract total of outstanding check		{ -	\$		
		TOTAL►			^{6.} This amount sho your check regis			\$			
	IF YOU DO NOT BALANCE VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER										

HOW TO COMPUTE YOUR INTEREST CHARGE

Each loan marked with an * or ** is open end credit. The balances of such loan accounts at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance". Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The INTEREST CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for that period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked with *** are a variable rate which may change.

YOUR BILLING RIGHTS - KEEP FOR FUTURE USE

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:
Michigan First Credit Union
27000 Evergreen Road
Lathrup Village, MI 48076

You may also contact us on the Web: Help@MichiganFirst.com

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* [or electronically]. 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.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* [or electronically] at:

Michigan First Credit Union 27000 Evergreen Road

Lathrup Village, MI 48076

Or

Help@MichiganFirst.com

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

Telephone us at 1-800-664-3828 or write us at 27000 Evergreen Road, Lathrup Village, MI 48076, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

Your savings are federally insured by the National Credit Union Administration, a U.S. Government agency, to at least \$250,000. Additionally, Individual Retirement Accounts are separately insured by the National Credit Union Administration up to at least \$250,000.

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.

