



# STATEMENT OF ACCOUNTS

**PAGE** 3 of 3 **ACCOUNT NUMBER** 114367

TRANS MMDD	EFFECT MMDYY	TRANSACTION DESCRIPTION	AMOUNT	NEW BALANCE
<b><u>IN CASE OF ERRORS OR QUESTIONS:</u></b>				
<b>ABOUT YOUR DIRECT DEPOSITS OR OTHER ELECTRONIC TRANSFERS</b>				
Telephone us at (203) 377-2252, toll free 1-888-753-5553 or write us at Sikorsky Credit Union, P.O. Box 305, Stratford, CT 06615, as soon as you can, if you think your statement is wrong or if you need more information about a transaction on the 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.				
1. Tell us your name and account number. 2. Tell us the dollar amount of the suspected error. 3. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.				
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days for a point of sale transfer or a transfer initiated in a foreign country) we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete the investigation.				
<b>ABOUT YOUR SHARE ACCOUNTS</b>				
You must notify us of other errors regarding your share account within 30 days.				
<b>ABOUT YOUR LOAN ACCOUNTS</b>				
If you think your statement is wrong with regard to a loan transaction or if you need more information about a loan transaction on your statement, write us at Sikorsky Credit Union, P.O. Box 305, Stratford, CT 06615 as soon as possible. We must hear from you no later than 60 business 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.				
In your letter, give us the following information:				
1. Your name and account number. 2. The dollar amount of the suspected error. 3. Describe the error and explain, as clearly as you can, why you believe there is an error. If you need more information, describe the item you are not sure about.				
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. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.				
Ownership of shares is not transferable, except on the books of the credit union.				