BALANCE YOUR CHECKING ACCOUNT HERE:

Your *Share Draft Account* is an interest earning account. It is important that you reconcile your account each month to insure that both your records and our records are accurate. If no errors are reported within 10 days, this statement will be considered correct. If you have a question regarding any item shown, please call (650) 231-1300.

STEP 1 Enter previously unrecorded items into your checkbook.

ADD to your checkbook balance:

- Dividends paid this month
- Automatic Deposits / Direct Payroll Deposits

SUBTRACT from your checkbook balance:

- Automated Teller Machine (ATM) withdrawals
- Automatic Loan Payment Transfers
- Check reorder charges
- NSF charges / Other Credit Union charges

STEP 2 Compare your checkbook with the Checking portion of this statement. Place a check mark (✓) in your checkbook ***and*** on the statement next to all items which match.

STEP 3 If there are any items on the statement which are not checked, verify that they are your items, record them in your checkbook, check them off, and compute the new balance in your checkbook.

STEP 4 In the tables below, list all items in your checkbook which have not been checked off.

A OUTSTANDING DEPOSITS — Deposits made but not yet shown on the statement.

DATE	AMOUNT	
	$	
TOTAL	$	

B OUTSTANDING CHECKS — Checks written but not yet shown on the statement

DATE	AMOUNT	
	$	
TOTAL	$	

STEP 5 To reconcile your account:

ENTER: The Ending Check Balance from this Statement		$	
ADD: Total Outstanding Deposits (from Step 4A)	+	$	
	SUBTOTAL	$	
SUBTRACT: Total Outstanding Checks (from Step 4B)	-	$	
	TOTAL	$	

STEP 6 If the total calculated in Step 5 does not agree with your checkbook balance the following areas should be checked to locate the error(s):

- Have all differences from last month been corrected?
- Are all Outstanding Deposits and Outstanding Checks from last month shown on this month's statement? If not, you must include them in Step 4.
- Does the amount of each check and each deposit shown in your checkbook agree with the amount on the statement?
- Have all additions and subtractions in your checkbook been made accurately?

ELECTRONIC TRANSACTIONS:

NOTIFICATION OF RECEIPT OF FUNDS

If you do not receive a receipt, such as a pay stub, you may call us at (650) 231-1300 to find out whether we have received your automatic deposit.

PROCEDURES FOR CORRECTION OF ERRORS

If you think that an electronic transaction shown on your statement is wrong, or if you need more information about a transaction, telephone (650) 231-1300 or write to us as soon as possible at:

United Health Credit Union
P O Box 4387
Burlingame CA 94011

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) Teli us your name and account number.
(2) 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.
(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 use of the money during the time it takes us to complete our investigation.

OPEN-END LOAN ACCOUNTS:

COMPUTATION OF FINANCE CHARGE

A **Finance Charge** is calculated each day upon the unpaid balance of each loan. The **Finance Charge** is computed by multiplying the unpaid principal balance of the loan by the periodic (daily) interest rate.

PROCEDURES FOR CORRECTION OF ERRORS

If you think there is an error on your Open-End Loan, or if you need more information about a transaction that is shown, write to our Accounting Department as soon as possible at:

United Health Credit Union
P O Box 4387
Burlingame CA 94011

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 as well, 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, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in dispute while we are investigating but you are still obligated to pay all 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, provided that you pay the undisputed amounts.

THE CREDIT UNION IS AN EQUAL HOUSING LENDER AND MAKES ALL LOANS WITHOUT REGARD TO RACE, COLOR, RELIGION, SEX OR NATIONAL ORIGIN.