TO VERIFY YOUR SHARE DRAFT ACCOUNT BALANCE

1. Make certain all drafts paid have been recorded in your Share Draft Book. If any of your drafts were not included with this statement, list the numbers and amounts under "Drafts Outstanding."

2. Deduct "Fees" (if any) as shown on the statement from your "Draft Book Balance."

3. If a dividend was paid this month add "dividend" to your "Draft Book Balance."

DRAFTS OUTSTANDING		
DRAFT NUMBER	AMOUNT	
TOTAL OF DRAFTS OUTSTANDING		

4. Enter the balance shown on this statement.

5. If you have made deposits since the date of this statement, add them to the above balance.

TOTAL

6. Deduct total of drafts outstanding.

7. ADJUSTED BALANCE
This should agree with your Draft Book Balance.
(Make sure you have performed steps 2 & 3 above.)

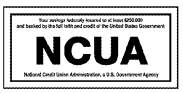
If the "Adjusted Balance" does not agree with your "Draft Book Balance," the following suggestions are offered for your assistance.

a) Recheck additions and subtractions in your Draft Book as well as the above figures.

b) Make certain Draft Book balances have been carried forward correctly from page to page.

c) Verify deposits recorded on statement against deposits entered in Draft Book.

d) Compare the amount on each draft with the amount on your Draft Book Register.



This credit union is federally insured by the National Credit Union Administration

We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

CREDIT INSURANCE NOTICE: Any credit insurance I may have on a loan is voluntary and I may cancel this insurance at any time by notifying the credit union in writing.
BANKRUPTCY NOTICE: In the event of bankruptcy, this statement is provided only for informational purposes and to comply with the credit union's legal obligations to provide periodic statements. In any event, this statement is not an attempt to collect a debt.
FAIR AND ACCURATE CREDIT TRANSACTIONS ACT NOTICE: We may report information about your account to credit bureaus. Late or missed payments, or other defaults, may be reflected in your credit report.

NON-TRANSFERABLE AS DEFINED IN **12** C.F.R. PART 204 (REGULATION D)

DATES SHOWN ARE THE DATES THE CREDIT UNION POSTED THE AMOUNTS TO MY ACCOUNT.

FINANCE CHARGE ON OPEN END ACCOUNT

The finance charge is figured by multiplying the actual daily balance for each day the balance is outstanding times the daily periodic rate then in effect. The actual daily balance is the total of the outstanding balance at the beginning of each day, plus any new advances and minus any payments or credits made that day. Use of the actual daily balance method to compute the finance charge is equivalent to the use of the average daily balance method described in section 2-402 of the Maine Consumer Credit Code.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF OPEN END LOAN ACCOUNT

If you think your statement is wrong or if you need more information about a transaction on your statement, write us at the address shown on our statement as soon as possible. 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.
In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 need to pay any amount in question while we are investigating, but you are still obligated to pay amounts you owe 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the telephone number printed on the front of this statement or write us at the Credit Union address shown on the front side of this statement, 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 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.

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