Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

for period ending _____ 20_____

Take these easy steps to balance your checking account

EQUAL OPPORTUNITY LENDER

The Federal Equal Credit Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, or age. The federal agency which administers compliance with this law concerning the Credit Union is the National Credit Union Administration, Washington, D.C. 20456

EQUAL HOUSING LENDER

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

CHECKING ACCOUNT RECONCILEMENT...THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT

CHECK NUMBER	AMOUNT		CHECK NUMBER	AMOUNT	
TOTAL					

PERIOD ENDING

20

1. **SUBTRACT** FROM OUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECK STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE, ALSO, ADD ANY DIVIDEND.

2. **ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT HERE**	$	
3. **ENTER** DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+ $ + $ + $	
TOTAL (2 PLUS 3)	$	
4. IN YOUR CHECKING REGISTER CHECK OFF ALL CHECKS PAID, AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS		
5. **SUBTRACT TOTAL** CHECKS OUTSTANDING	- $	
6. THE AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE	$	

Dividends Reported to Internal Revenue Service

Your year-to-date dividend appears on each "Statement of Account" in the area titled "YTD Dividends Earned". The total Dividend that appears on your December 31st statement (if greater than $10) is reported to the Internal Revenue Service as interest.

In Case of Errors or Inquiries About Your Statement

Send a written explanation on a separate sheet of paper, to the address listed on the statement in which the error or problem appeared, within 60 days after we mailed you the statement to preserve your rights. You may call us, but doing so will not preserve your rights. Please submit the following information:

1. Your name and account number.
2. A detailed explanation about the error, including why you believe there is an error.
3. The dollar amount of the suspected error.

If you have authorized us to automatically pay your loan from your share account, share draft account, or through payroll deduction - you can stop the payment amount on any amount you think is wrong by mailing your notice so that it reaches us at least 3 business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities after we receive your Written Notice

We must acknowledge your letter within 30 days, unless the error has been corrected by then. Within 90 days we must correct the error or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we cannot collect the first $50 on the questioned amount, even if your statement was correct.

In Case of Errors or Questions About Your Electronic Transfers

Call or write us at the telephone number or address shown on 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.** You must:

(1) Tell us your name and account number.
(2) Provide a detailed explanation about the error and explain why you believe there is an error. If you tell us orally, we may require that you send us your inquiry in writing within 10 business days.
(3) Tell us the dollar amount of the suspected error.

We will determine if an error has occurred. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time to complete our investigation, we may take up to 45 days, in which event we will provisionally credit your account within 5 business days for VISA debit card transactions, 10 business days for all other transactions (except as provided below), the amount you think is in error. If we ask you to put your inquiry in writing and we do not receive it within 5 business days for VISA debit card transactions, 10 business days for all other transactions, we my not credit your account. For errors or questions involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 business days to investigate your inquiry. For new accounts we may take up to 20 business days to provisionally credit your account for the amount you think is in error. We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may request copies of the documents we used in our investigation. If you request copies, we will forward them to you promptly after receiving your request.

RETAIN THIS STATEMENT, IT IS A PERMANENT RECORD OF OUR TRANSACTIONS

The finance charge is computed on the day a payment is received. The amount of finance charge is determined by multiplying the daily periodic rate by the unpaid balance each day that the unpaid balance was outstanding. The unpaid balance (for each day) is determined by taking the pervious balance and adding any new advances and subtracting any payments or credits. The unpaid balance used to compute a finance charge appears (under the balance column) on the line(s) immediately preceding the line where the finance charge is entered.

Accounts are not transferable except on the records of this credit union

Please send all information in regards to any debt owed to Publix Employees Federal Credit Union (PEFCU), Attn: Collections Dept., PO Box 1000, Lakeland, FL 33802-1000