Checking Account Reconcilement - This form is provided to assist you as you balance your checking account.


## 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 the deposits listed on this statement with the deposit amounts recorded in your check

In case of errors or inquiries about your statement of open end account(s) marked with an asterisk (*)
If you think your Statement of Account is wrong or if you need more information about a transaction on your account, write us
at Nova Credit Union, 3601 Mulberry Church Road, Charlotte, NC 28208 as soon as possible.
We must hear from you no later than $\mathbf{6 0}$ days after we sent the first statement of account 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 have to pay any amount in question while we are investigating, but you are still obligated to pay the other parts of your Statement of
Account 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. Special Rule for Credit Card Purchases
If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than $\$ 50$ and the purchase was made in your home state or within 100 miles of your mailing address. (If we own the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

## In case of errors or questions about your electronic transfers

Telephone us at (704) 392-3418 or write us at Nova Credit Union, 3601 Mulberry Church Road, Charlotte, NC 28208 as soon as you can if you think your statemen or automated teller machine transaction 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 you receive the first statement on which the error or problem appeared.
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.

We will investigate your complaint and usually within 10 business days, correct the error or send you a written explanation of our
reasons for believing no error occurred. If we take more than 10 business days to do one of these things, we may credit your account for the amount in question, so that you will have access to the money during the time it takes us to complete our investigation.

## Finance Charge Computation

Loans (or loan accounts) marked with an * are open-end credit. The balance or balances used to calculate any Finance Charge for open-end credit reported on this statement are shown in the column marked "Balance." The Finance Charge is computed when a payment is made by multiplying the balance by the periodic rate for the number of days the balance is outstanding. The balance used to compute the Finance Charge is the balance in the account each day after any new amounts are borrowed and subtracting any payments or credits given.

Posting Dates: The "Effective Date" shown on the face of the statement is the date the credit union posted the amounts to your account.
Dividends Reported to Internal Revenue Service: Your year-to-date dividends appear on each "Statement of Account" in the box marked "Taxable Dividends Received This Year." The total dividend, if greater than \$10, that appears on your December 31st statement, is reported to Internal Revenue Service as interest. The total dividend must be reported on your income tax return as interest income.

