TONAWANDA VALLEY FEDERAL CREDIT UNION

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet of paper) at **The Supervisory Committee Chairman, P.O. Box 398, Batavia, New York 14021** 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 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.

USE THIS FORM TO BALANCE YOUR CHECK REGISTER:

REPORT ANY ERROR WITHIN 10 DAYS OR ACCOUNT CONSIDERED CORRECT. ALL ITEMS SUBJECT TO FINAL PAYMENT.

1. ENTER THE ENDING BALANCE SHOWN ON THE FRONT OF THIS STATEMENT. $ _____

2. ADD DEPOSITS MADE TOO LATE TO APPEAR ON THIS STATEMENT.

	AMOUNT
$	
TOTAL	

+$ _____

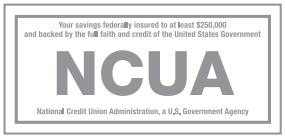
3. ADD TO TOTALS FOR NUMBER ONE AND TWO ABOVE ---------- =$ _____

4. SUBTRACT CHECKS WRITTEN BUT NOT SHOWN ON STATEMENT.

NUMBER	AMOUNT		NUMBER	AMOUNT	
	$			$	
				TOTAL	

−$ _____

5. THIS BALANCE SHOULD EQUAL THE FINAL BALANCE SHOWN IN YOUR CHECK REGISTER **AFTER** DEDUCTING ANY SERVICE CHARGE AND ADDING ANY DIVIDEND. $ _____



Tonawanda Valley Federal Credit Union
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Batavia, NY 14021
585-343-5627 or 1-800-722-8224
www.tvfcubatavia.com