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

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
	TOTAL ▶		

PERIOD ENDING
20

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

2. ENTER CHECKING ENDING BALANCE SHOWN ON THIS STATEMENT		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR CHECK 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. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER.

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR STATEMENT ACCOUNT - CONSUMER ACCOUNTS ONLY

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to do if you Find a Mistake on your Statement

If you think there is an error on your statement, write to us at:
Bellco Processing Center
P.O. Box 2068
Glen Burnie, MD 21060

You may also visit your closest branch or call 303-689-7800 or 1-800-BELLCO-1.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least three (3) business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS - CONSUMER ACCOUNTS ONLY

Write us at the address shown above or telephone us at 303-689-7800 or 1-800-BELLCO -1 as soon as you can if you think your statement or 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.

(1)Tell us your name and account number.
(2)Describe the error or the transfer 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 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.

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

Interest shown, of at least $10, will be reported to the Internal Revenue Service for this calendar year.

EACH LOAN MARKED • IS OPEN END CREDIT. THE DAILY PERIODIC RATE AND THE ANNUAL PERCENTAGE RATE USED TO COMPLETE THE FINANCE CHARGE FOR EACH OF THESE LOANS IS PRINTED UNDER THE LAST TRANSACTION RELATING TO THAT LOAN. THE DAILY PERIODIC RATE IS APPLIED TO YOUR BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING. YOUR BALANCE CHANGES AS NEW AMOUNTS ARE BORROWED AND AS PAYMENTS ARE MADE OR CREDIT IS GIVEN.