

DRAFT NO.	AMOUNT	DRAFT NO.	AMOUNT
		TOTALS	\$

ENDING SHARE DRAFT BALANCE
SHOWN ON THIS ACCOUNT \$ _____

PLUS - DEPOSITS NOT CREDITS
IN THIS STATEMENT (if any) \$ _____

SUB TOTAL \$ _____

MINUS - DRAFT OUTSTANDING \$ _____

BALANCE - (should agree with
balance in your draft register \$ _____)

THINGS TO CHECK IF YOUR ACCOUNT DOES NOT BALANCE

- 1. Have you added in your dividend? - (only if beginning of quarter)
- 2. Have all deposits been added to your draft register?
- 3. Have all your charges been deducted from you register>?
- Have you carried the correct balance forward?
- 5. Have you had any change in your Share Draft payroll deduction?
- 6. Recheck all addition and subtraction.

NORTHERN STAR CREDIT UNION

REGULAR SHARE ACCOUNTS ARE NOT TRANSFERRABLE EXCEPT ON THE RECORDS OF THIS CREDIT UNION

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 address shown below 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 appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, please provide the following information:

- 1. Your name and account number.
- 2. The dollar amount of suspected error.
- 3. A description of the error you are unsure about, along with an explanation as to why you believe there is an error, or why you need more information.

Direct Inquiries To:

Northern Star Credit Union
5100 George Washington Hwy
Portsmouth, VA 23702-2604
(757) 487-3474

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 in question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, call us at 757-487-3474 or write to us at the address shown above 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 appeared. Please provide your name and account number, the dollar amount in question, and a description of the error or transfer you are unsure about, along with an explanation as to why you believe there is an error, or why you need more information.

We will investigate your complaint and correct any error promptly. If we take more than 10 days to do so, we will credit your account for the amount in question so that you will have full use of the funds during the time it takes us to complete our investigation.