First Northern Credit Union

230 W. Monroe Street, Suite 2850 Chicago, IL 60606-4902
888.328.8677 Fax 312.332.3177 www.fncu.org

IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT MARKED WITH AN *

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 Chicago address. 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS MARKED "EFT".

Telephone us or write us at the Chicago phone number or address as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or a transfer on the statement marked "EFT". We must hear from you no later than 60 days after we sent you 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 business days (or 20 business days, in the case of a transfer resulting from a point-of-sale debit card transaction or a transfer initiated outside the United States) to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

SHARE DRAFT RECONCILIATION

OUTSTANDING SHARE DRAFTS

NUMBER	AMOUNT	
TOTAL		

ENDING BALANCE SHOWN ON THIS STATEMENT _____

PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT _____

SUB-TOTAL _____

LESS TOTAL OUTSTANDING DRAFTS _____

EQUALS ADJUSTED ENDING BALANC _____

ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR SHARE DRAFT BOOK.

NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES OR WITHDRAWALS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR SHARE DRAFT BOOK) THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR SHARE DRAFT BOOK) THAT APPLY TO YOUR ACCOUNT.