To Help Balance Your Account

Before you start, please be sure to enter in your register any dividends earned, automatic transactions, or service charges including those shown on this statement.

A. Enter deposits or other credits not shown on this statement.

DATE	AMOUNT	DATE	AMOUNT
		TOTAL **A**	

B. Enter checks, card purchases, transfers, or other withdrawals and charges not shown on this statement.

DATE OR CHECK NUMBER	AMOUNT	DATE OR CHECK NUMBER	AMOUNT
		TOTAL **B**	

C.

NEW BALANCE THIS STATEMENT
(shown on page one or two) . . . . . _____

PLUS TOTAL A from above . . . . . **+** _____

EQUALS . . . . . **=** _____

MINUS TOTAL B from above . . . . . **–** _____

EQUALS your current register balance . . . **=** _____

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If Balances Don't Agree:

- Check the addition and subtraction in your register.
- Make sure you didn't forget to record any additional transactions (e.g., ATM, Overdraft Protection transfers, Visa debit, STARS) not found in your register.
- Compare the amount of each check with the amount shown on the statement.
- Compare deposit receipts and entries in your register with the statement.
- Be sure all checks have been recorded in your register.
- Be sure any dividends are entered in the deposit column of your register.
- Deduct from your register any charges for check reorders, stop payments, NSF, etc.
- Add any automatic transfers from your Savings Account to your Checking Account.

Notification of Electronic Fund Transaction (EFT) Errors

If you think your statement is wrong, or if you need more information about an ATM or other electronic transaction on your statement, write to us (on a separate sheet) at PO Box 576, Seattle, WA 98111-0576. Write to us 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 won't preserve your rights. Our telephone number is 1-888-628-4010 toll free.

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're not sure about.

If you have authorized us to make your payment automatically from your Savings or Checking Account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Notification of Credit Transaction Errors

This section outlines your rights and our responsibilities after we receive your written notice of a credit transaction error. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we can't try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You don't have to pay any questioned amount while we're investigating, but you're still obligated to pay the parts of your bill that aren't in question.

If we find that we made a mistake on your statement, you won't have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you'll have to make any missed payments on the questioned amount. In either case, we'll send you a statement of the amount you owe and the date it's due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation doesn't satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your statement was correct.

IMPORTANT: Please examine this statement immediately. We'll assume that the balances it shows are correct unless you notify us of any disagreement within 60 days.

Balance Computation for Overdraft Protection Lines of Credit

Explanation of Balance Upon Which FINANCE CHARGES Accrue. You will pay a **FINANCE CHARGE** calculated on the daily unpaid balance of your loan balance under this Account. The unpaid principal balance is the amount of the loan outstanding, which remains unpaid at the close of business each day after all transactions for the day have been entered. **FINANCE CHARGES** will begin to accrue as of the date each loan advance is made. The **FINANCE CHARGE** based on your outstanding balance is computed by multiplying the unpaid principal balance of your loans by a Periodic Rate, and multiplying the result by the number of days since your last loan payment. When advances are added to your existing loan balance, the **FINANCE CHARGE** is computed on the principal balance from the date of the last payment to the date of the new advance, then on the new outstanding principal balance to the date of payment at the prevailing applicable Periodic Rate.

In Case of Loss or Theft of Your ATM or Visa Check Card:

To report the loss, theft, disappearance, or suspected unauthorized use of the card, call us at (206) 628-4010 in Seattle or 1-888-628-4010 toll free. After hours, please call: 1-800-682-6075.

From outside the United States call collect (410) 581-9994 to report lost or stolen Visa cards.

SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON

325 Eastlake Avenue East
PO Box 576
Seattle, WA 98111-0576

1500 West Fourth Avenue, Suite 100
Spokane, WA 99204-1656

1-888-628-4010 toll free • www.secuwa.org
Telephone Banking: 1-800-628-7910

Your savings federally insured to at least $100,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

ESI Excess Share Insurance

Thank you for allowing School Employees Credit Union of Washington to serve your financial needs.