Checkbook Reconciliation Worksheet

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT (Including Electronic Transfers)

Send your inquiry in writing so that the Credit Union receives it within 60 days after the statement was mailed to you. Your written inquiry must include:

1. Your name and account number.
2. A description of the error and why (to the extent you can explain) you believe it is an error.
3. The dollar amount of the suspected error.

We will tell you the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit 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. Contact us in writing at Simplot Employees Credit Union, P.O. Box 1059, Caldwell, ID 83606.1059. You may call us at 208-454-4286.

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.

If you have authorized your Credit Union to automatically pay your loan from your share account or share draft account, you can stop payment on any amount you think is wrong. To stop payment we must receive your request three (3) business days or more before the scheduled payment is to be made.

You remain obligated to pay the payment on your loans not in a dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During the same time, the Credit Union may not take any action to collect disputed amounts as delinquent.

NOTICE-PAYROLL DEDUCTION: If you, the member, have payroll deduction for the purpose of loan repayments, this deduction may be terminated at your request, without penalty.

SHARE DRAFT RECONCILIATION

OUTSTANDING SHARE DRAFT

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 BALANCE _____

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 MAY APPLY TO YOUR ACCOUNT.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.