NOTICE – IN CASE OF ERRORS OR QUESTIONS CONTACT THE NEFCU CONTACT CENTER AT 800-400-8790 OR WRITE US AT: New England Federal Credit Union • P.O. Box 527 • Williston, VT 05495-0527

In your letter, give the Credit Union the following information:

- Your name, member number, and account suffix,
- 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 not sure about.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Notify us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

You are required to:
- Tell us your name, member number, and account suffix,
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, and
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within **10** business days.

We will determine whether an error occurred within **10** business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to **45** days (90 days for transactions involving a new account, a point-of-sale terminal transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will recredit your account within **10** business days (5 business days from transactions at point-of sale terminals and 20 business days if the transaction involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within **10** business days, we may not recredit your account. Your account is considered a new account for the first **30** days after the first deposit is made, unless you, or each of you in the event of a joint account, had already established an account with us before this account was opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Share Draft Checking Reconciliation Form

Drafts (checks) not listed on this or prior statements			
Number	**Amount**	**Number**	**Amount**
	$		$
Total		Total	

New Balance from Statement	**Current Draft Book (check register) Balance**
$	$
Deposits not credited on this Statement (if any)	**ADD Deposits, Payrolls, Dividends, and Credits that have NOT been entered in your Draft Book**
(+) $	(+) $
Drafts (checks) Outstanding	**SUBTRACT Charges, Loan Payments, Transfers, and Withdrawals that have NOT been entered in your Draft Book**
(–) $	(–) $
Revised Statement Balance	**Revised Draft Book (check register) Balance. Should be the same as Revised Statement Balance (at left)**
(=) $	(=) $

If balances do not agree:

- Re-check each step.
- Compare the amounts entered in your check register to the amounts shown on your statement.
- Check for addition and subtraction errors in your check register.

If your account does not reconcile after following the above procedure, call **the Contact Center** or come to one of our branch offices and a Member Service Representative will assist you.

All Share Accounts are non-transferable except on the books of the depository institution.

NCUA vhfa EQUAL HOUSING LENDER