HOW TO BALANCE YOUR STATEMENT

Compare the withdrawals and deposits (number and amount) listed on this statement with your register. Mark off those that match with a (✓) in the column provided in your register. Enter the new balance at (A) (from the front of statement) in the BALANCE GUIDE below.

List any deposits noted in your register that are not shown on this statement. Total and enter at (B) in BALANCE GUIDE below.

Next, list below all withdrawals shown in your register that do not appear on this statement, including checks (those **not** marked off (✓) per the above); cash machine transactions; telephone transfers; and automatic payments. Total and enter at (C) in the BALANCE GUIDE below.

Then, enter in your checkbook register any transactions shown on this statement that are not already posted in your register. For example, **ADD** interest earned and deposits by cash machines or telephone transfers. **SUBTRACT** service charges, automatic overdraft transfers, Courtesy Pay or NSF charges, and any other charges. The new balance you have now established in your register should agree with (D) in the BALANCE GUIDE below.

CHECKING WITHDRAWALS MADE BUT NOT SHOWN ON STATEMENT	
Check Number or Date of Transaction	AMOUNT
TOTAL (C)	$
ENTER IN BALANCE GUIDE	

BALANCE GUIDE

ENTER	• NEW BALANCE (from front of statement)	(A)	
ADD	• deposits not shown on this statement	(B)	
TOTAL	• of the above		
SUBTRACT	• total outstanding checks listed in column at left	(C)	
BALANCE	• should agree with new balance in check register	(D)	

IF YOUR ACCOUNT DOES NOT BALANCE . . .

1. COMPARE CHECK DUPLICATES TO YOUR REGISTER AND STATEMENT.
2. COMPARE YOUR DEPOSIT RECEIPTS TO YOUR REGISTER AND STATEMENT.
3. SUBTRACT ALL CHARGES FROM YOUR CHECK REGISTER.
4. CHECK ALL ADDITIONS AND SUBTRACTIONS IN YOUR CHECK REGISTER.
5. CHECK THAT ALL CASH MACHINE AND OTHER TRANSACTIONS HAVE BEEN RECORDED IN YOUR REGISTER.
6. IF YOUR ACCOUNT IS STILL OUT OF BALANCE, PLEASE NOTIFY US RIGHT AWAY.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write or telephone us at the location shown below or email us at info@soundcu.com as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. **We must hear from you no later than SIXTY (60) days after we sent you the FIRST statement on which the error or problem appeared.**

- Tell us your name and account number.
- 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.
- 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 TEN (10) business days to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

sound credit union

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