BALANCE YOUR STATEMENT

How to balance your statement:

Compare register items to the statement to ensure accuracy

Have you added all credits?
- Deposits
- Interest
- Credits

Have you subtracted all debits?
- Automatic loan payments
- Automatic transfers
- Service charges or fees assessed
- Debit card transactions
- ATM withdrawals
- Online transactions such as bill payments

Outstanding Transactions
(not on statement)

Date	Check #	Amount
Total		

Balance on statement:	$
ADD +	$
Credits not reflected:	$
Sub total:	$
SUBTRACT -	$
Transactions not shown:	$
Balance:	$

This should agree with your register balance if you have included all fees and charges.

Important: Please *examine this statement immediately*. We will assume that all transactions are correct unless you notify us within 60 days, for consumer accounts, or 30 days, for commercial accounts.

In case of errors or questions concerning electronic transactions:
Please contact us immediately if you need additional information or believe items in the statement are incorrect or unauthorized. You must contact us *no later than 60 days* after the statement date of the FIRST statement on which the problem or error occurred. Include your name, account number, date and amount of the transaction, and an explanation of the error. We will investigate your dispute and correct any error promptly. In the event of an unauthorized transaction, we will provisionally credit your account no more than 10 business days after you notify us. You will have use of the funds while we investigate your claim.

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