

**In case of errors or questions about your electronic transfers, please contact us.** Write or telephone us at the address or phone number listed to the right as soon as possible if you think your statement or an automated teller machine receipt is wrong or if you need more information about a receipt or transfer on the accompanying statement. For consumer accounts we must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. For all other accounts, we must hear from you no later than 33 days after the mailing date of the first statement on which the error or problem appeared.

The following information is necessary to complete your request 1) Your name and account number, 2) a description of the error or transfer in question, and 3) the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will promptly, usually within 10 business days, correct the error or send you a written explanation of our reasons for believing no error occurred. If this takes more than 10 business days, we will re-credit 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.

For all other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**What To Do If You Think You Find A Mistake On Your Statement.** If you think your statement is wrong, or if you need more information about a transaction on your statement, write us to us at the address shown to the right as soon as possible. For consumer accounts, you must notify us of any discrepancies or errors within 60 days from the date we mailed the statement to you. For all other accounts, we must hear from you no later than 33 days after the mailing date of the first statement on which the error or problem appeared.

The following information is necessary to complete your request 1) Your name, and account number, 2) a description of the error and why you believe this is an error, and 3) the dollar amount of the suspected error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your outstanding balance that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount questioned.



**DFCU Financial**  
is an equal opportunity lender.

**Contact information for inquiries or to report errors:**

By telephone: 888-336-2700

In Writing: Member Service, P.O. Box 6048  
Dearborn, MI 48121-6048

**For other inquiries:**

DFCU Financial Board of Directors,  
P.O. Box 1788, Dearborn, MI 48121-9851

**For loan accounts:**

The balance or balances used to calculate any FINANCE CHARGE for open-end credit reported on this statement are shown in the "Balance" section. When you borrow money, we add it to the unpaid balance, if any, you previously borrowed. When you make a payment, we apply it to the unpaid balance after deduction of late fees, if any, and FINANCE CHARGE due.

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency



This worksheet is provided to help you balance your account.

- 1) Go through your register and mark each check, withdrawal, check card or ATM card transaction, deposit or other credit listed on this statement.
2) Using the chart shown here, list any outstanding checks, check card or ATM card withdrawals, payments, or any other withdrawals (including any from previous month) which are listed in your register but are not shown on this statement.
3) Balance your account by filling in the spaces below.

A. ENTER

The ENDING BALANCE shown on this statement.....\$ \_\_\_\_\_

B. ADD

Any deposits or credits listed in your register \$ \_\_\_\_\_
or transfers into your account which are not \$ \_\_\_\_\_
shown on this statement. \$ \_\_\_\_\_
\$ \_\_\_\_\_

TOTAL..... \$ \_\_\_\_\_

C. SUBTOTAL.....(Add A and B)..... \$ \_\_\_\_\_

D. SUBTRACT

The outstanding checks and withdrawals from the chart shown here.....\$ \_\_\_\_\_

E. DETERMINE THE ENDING BALANCE

This amount should be the same as the current balance shown in your check register....(C minus D).... \$ \_\_\_\_\_

Balancing Tips

Verify additions and subtractions both on the worksheet and in your register.
Compare the dollar amounts of items on the statement with those listed in your register.

Table with 4 columns: NUMBER, AMOUNT, NUMBER, AMOUNT. Labeled ITEMS OUTSTANDING. Includes a TOTAL row at the bottom right.



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3) Balance your account by filling in the spaces below.

A. ENTER

The ENDING BALANCE shown on this statement.....\$ \_\_\_\_\_

B. ADD

Any deposits or credits listed in your register \$ \_\_\_\_\_
or transfers into your account which are not \$ \_\_\_\_\_
shown on this statement. \$ \_\_\_\_\_
\$ \_\_\_\_\_

TOTAL..... \$ \_\_\_\_\_

C. SUBTOTAL.....(Add A and B)..... \$ \_\_\_\_\_

D. SUBTRACT

The outstanding checks and withdrawals from the chart shown here.....\$ \_\_\_\_\_

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or transfers into your account which are not \$ \_\_\_\_\_
shown on this statement. \$ \_\_\_\_\_
\$ \_\_\_\_\_

TOTAL..... \$ \_\_\_\_\_

C. SUBTOTAL.....(Add A and B)..... \$ \_\_\_\_\_

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