LEYDEN CREDIT UNION

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT OR ELECTRONIC TRANSFERS (ACH/Direct Deposits, ATM, VISA Check Card)

Telephone us at **847-455-8440** or write us at **2701 N. 25th Ave., Franklin Park, IL 60131** 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 the FIRST statement on which the problem or error appeared.

1) Tell us your name and account number.
2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3) 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 tell you the results of our investigation within 10 business days* after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days** to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days* for the amount you think is in error, so that you will have the use of the money during the time it takes 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 credit your account.

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.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days. (If the error you assert is an unauthorized VISA Check card transaction, other than a cash disbursement of an ATM, we will credit your account within 5 business days. If we determine that the circumstances or your account history warrant a delay, you will receive credit within 10 business days.)

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to analyze.

SHARE DRAFT RECONCILIATION

OUTSTANDING SHARE DRAFTS

NUMBER	AMOUNT
TOTAL	

ENDING BALANCE SHOWN ON THIS STATEMENT _____

PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT _____

SUB-TOTAL _____

LESS TOTAL OUTSTANDING DRAFTS (CHECKS) _____

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 CHECKING ACCOUNT REGISTER) THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR CHECKING ACCOUNT REGISTER) THAT APPLY TO YOUR ACCOUNT.

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