



CABRILLO CREDIT UNION
 Sharp Division • Carlsbad City Division

This form is provided to assist you in balancing your checking account

CHECKS OUTSTANDING & AUTOMATIC TELLER MACHINE WITHDRAWALS NOT CHARGED TO YOUR ACCOUNT

CHECK NUMBER	AMOUNT
	\$
TOTAL	\$

1. UPDATE YOUR CHECK REGISTER
 - A) ADD (+) ANY DIVIDENDS PAID DURING THE MONTH TO YOUR BALANCE
 - B) SUBTRACT (-) ANY CHARGES AND/OR AUTOMATIC DEDUCTIONS NOT LISTED IN YOUR CHECK REGISTER
 - C) PLACE YOUR NEW REGISTER BALANCE HERE \$
 2. REVIEW CHECKS WRITTEN, WITH THE LISTING ON THIS STATEMENT AND MARK ALL CHECKS AND ATM WITHDRAWALS WHICH HAVE BEEN CHARGED TO YOUR ACCOUNT.
 3. COMPLETE YOUR RECONCILEMENT BY ENTERING FIGURES IN THE APPROPRIATE PLACES BELOW.

BALANCE SHOWN ON THIS STATEMENT	\$	_____
ADD (+) DEPOSITS NOT CREDITED ON THIS STATEMENT	\$	_____

TOTAL	\$	_____
SUBTRACT (-) CHECKS OUTSTANDING AND UNCHARGED ATM WITHDRAWALS		_____
BALANCE	\$	<input style="width: 150px;" type="text"/>
- YOUR STATEMENT IS IN BALANCE IF THIS AMOUNT EQUALS YOUR NEW REGISTER BALANCE.

IF YOUR ACCOUNT DOES NOT BALANCE

- Verify all additions and subtractions above and in your check register.
- Be sure that you have recorded all Automatic Teller Machine transactions in your check register.
- Compare the amounts of your checks on this statement with the amounts in your check register.
- Compare the dollar amounts of deposits on this statement with the amounts in your check register.

CHECK PRINTING CHARGES

Your check printing charges include sales tax. Check orders are being transmitted to the check printing company as a convenience to you. (California Revenue and Taxation Code Section 23182)

CREDIT UNION SERVICES AVAILABLE (www.cabrillocu.com, www.sharpcu.com, www.carlsbadcitycu.com)

TellerPhone	MasterCard®	Home Banking
Direct Deposit	CheckingAccounts	Bill Payment
First Mortgages	Overdraft Protection	New and Used Auto Loans
Home Equity Loans	ATM - STAR®, CO-OP® or Cirrus®	Individual RetirementAccounts

REGULATION E DISCLOSURE

In case of Errors or Questions About your Electronic Transfer: Phone or write to us at one of the telephone numbers or address listed 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 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about, and explain why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and we will correct any error promptly. If we take more than 10 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.



Administrative Office
 P.O. Box 261169, San Diego, CA 92196-1169
 Office: 858-547-7400 Fax: 858-547-0804
 1-800-727-2328

REGULATION Z DISCLOSURE

In case of Errors or Questions About your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet at the address shown on your bill) as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Tell us your name and account number.
2. The dollar amount of the suspected error.
3. 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 unsure about.

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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of purchase.)