

Regulation E (Electronic Fund Transfers) Summary of Your Rights

In Case of Errors or Questions About Your Electronic Transfers

Call or write us at the phone number or address listed on the front of the first page of this statement 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 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days in MA) we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.

OUTSTANDING SHARE DRAFTS

		NUMBER	AMOUNT
Ending Balance Shown on this statement \$ _____			
Add deposits not Credited to this Statement (if any) \$ _____			
Total \$ _____			
Subtract Total Outstanding Drafts \$ _____			
Balance Should agree with draft-register balance after deducting service charge or other charges not in your draft register (if any). \$ _____			
		TOTAL	