DRAFT RECONCILEMENT

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

Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Also, add any dividends.

1. Enter Draft Balance Shown on This Statement

2. Enter Deposits Made Later Than The Ending Date of This Statement

Total (1 Plus 2)

3. In your own draft register, check off all drafts paid and in the area provided below, list numbers and amounts of all unpaid drafts.

4. Subtract Total Drafts Outstanding

5. This Amount Should Equal Your Draft Register Balance

IF YOU DO NOT BALANCE

Verify additions and subtractions - Above and in your Draft Register
Compare the dollar amounts of Drafts listed on the statement with the Draft amounts listed in your Draft Register.
Compare the dollar amount of Deposits listed on this statement with the Deposit Amounts recorded in your Draft Register.

List Drafts Outstanding Not Charged To Your Draft Account

Draft Number	Amount	Draft Number	Amount	Draft Number	Amount
				Total All Drafts	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS MARKED WITH AN "E"

Write us at the address shown on the front of this statement or telephone us at the telephone number shown on the front of this statement as soon as you can if you think your statement or an automated teller receipt is wrong, or if you need more information about a receipt or a transfer on the accompanying statement. We must hear from you no later than 60 days after you receive the first statement on which the error or problem 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 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 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 we take more than 10 "business days" to do one of these things, 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.