STATEMENT RECONCILIATION

IMPORTANT

Under your agreement with the credit union, this statement will be considered correct if no exceptions are reported in writing within thirty days from delivery or mailing to you.

CHEQUES OUTSTANDING	
PAYEE OR CHEQUE #	AMOUNT $
TOTAL	

FOUR EASY STEPS TO ASSIST YOU IN BALANCING

1. In your cheque book register, check off all items shown on this statement.
2. List cheques not checked off (cheques outstanding).
3. Enter any service charges and other items that appear on your statement but not in your records.

   Enter the new balance below (cheque book balance).
4. Complete the "reconciliation" below.

Closing Balance on this statement	
Plus Deposits made after statement closing date	
Sub-Total	
Less Outstanding Cheques	
Equals	
Cheque Book Balance	
DIFFERENCE	

LINE OF CREDIT LOANS – STATEMENT OF DISCLOSURE

1. Cost of borrowing expressed as an annual percentage rate, payable on the unpaid balance at the end of each monthly payment period.
2. Sum outstanding for less than 30 days will bear interest at the stated annual percentage applied daily for the number of days the said sum is outstanding.