

PERIODIC MONTHLY STATEMENT DISCLOSURE

PLEASE KEEP US INFORMED OF NAMES & ADDRESS CHANGES

PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE THIS STATEMENT. IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE. THIS FORM MAY ALSO BE USED TO CHANGE OTHER CONTACT INFORMATION. CHECK THE BOX NEXT TO THE INFORMATON THAT HAS CHANGED.

- Member(s) Name _____
- Joint Member(s) Name(s) _____
- Address (including Apartment No.) _____
- City & State _____ Zip Code _____
- Home Phone _____ Work Phone _____ Cell Phone _____
- Signature _____

SHARE DRAFT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR SHARE DRAFT ACCOUNT

LIST OF DRAFTS OUSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
TOTAL			

<p>1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND.</p>	\$	
2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT	\$	
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+ + +	\$
		\$
		\$
TOTAL (2 PLUS 3)	\$	
4. IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS		
5. SUBTRACT TOTAL DRAFTS OUSTANDING	{ -	\$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE	\$	

IF YOU DO NOT BALANCE

VERIFY ADDITIONS & SUBTRACTIONS. ABOVE IN YOUR DRAFT REGISTER, COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER. IF YOU HAVE ANY QUESTIONS REGARDING YOUR CHECKING ACCOUNT, PLEASE CONTACT THE CREDIT UNION.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. The information contained herein applies to open-end loans that are included on the statement.

WHAT TO DO IF YOU THINK YOU FOUND A MISTAKE ON YOUR STATEMENT:

- NOTIFY THE CREDIT UNION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.** If you think there is an error on your statement write to us at: AFL-CIO Employees FCU, 555 New Jersey Ave., NW, Suite 100, Washington, DC 20001. You may also contact us on the Web at: www.afliciofcu.org or send an email to general@afliciofcu.org. Write the credit union on a separate sheet. In your letter, give the credit union the following information:
- Account information: Your name & account number
 - Dollar amount: The dollar amount of the suspected error
 - Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact the credit union within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing* at the mailing, email, or web address noted above. You may call the credit union, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
- While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

DORMANT ACCOUNT INFORMATION

Accounts with no member generated monetary transaction activity for 12 months or more will be considered inactive/dormant. Inactive/dormant accounts will be charged a fee according to our Schedule of Fees. Accounts, that remain inactive/dormant for three years without the member initiating one of the following activities: (1) increased or decreased the amount in the account; (2) written to us about the account; or (3) otherwise indicated an interest in the account, must be provided to the District of Columbia as abandoned funds. We will attempt written contact with you prior to sending your funds to the state at the mailing address we have on file for your account. Please be sure to update your contact information with us and/or conduct transactional activity at least once every 12 months to avoid any inconvenience to you. There are fees associated with inactive/dormant accounts. However, you can avoid these fees by keeping the account active. Please refer to the credit union fee schedule located on the web site at www.afliciofcu.org.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

- Write the credit union at the address shown on the front of this statement which is listed after the words "Send Inquiries," or telephone the credit union at the telephone number shown in the "Direct Inquiries To" area 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 sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.
1. Tell the credit union 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 correct any error promptly. If we take more than ten (10) business days to do this, the credit union will provisionally credit 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.