ACCOUNT RECONCILIATION

Items Outstanding Not Charged to Account

Item No.	Amount

ITEMS OUTSTANDING: $ _____

Ending Balance Shown on This Statement: $ _____

ADD:
Deposits not credited on this statement _____

TOTAL: $ _____

SUBTRACT:
Items outstanding _____

BALANCE: $ _____

Should agree with account records after deducting any charges and adding any credits made or noted on this statement and not shown in your account records.

FINANCE CHARGE AND PRINCIPAL BALANCE DETERMINATION FOR PERSONAL LOAN ACCOUNTS

The FINANCE CHARGE is computed by applying the daily periodic rate to each daily balance of the account. To get the daily balance, take the outstanding account balance for each day, add new loans, deduct any payments, credits, unpaid late charges and FINANCE CHARGE for that day.

BILLING RIGHTS SUMMARY IN CASE OF ERRORS OR QUESTIONS ABOUT TRANSACTIONS ON YOUR STATEMENT

If you think your statement is wrong or if you need more information about a transaction on your statement, write to us (on a separate sheet of paper) at the address shown under the ADDRESS AND INQUIRIES section to the right as soon as possible. We must hear from you (in writing or electronically) no later than 60 days after transmittal of the first statement on which the error or problem appeared. In your letter provide the following:

- Your name and account number.
- The dollar amount of the suspected error.
- 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.

For electronic transfers: You may call us, but we may require that you send your complaint or question in writing within 10 business days. We will investigate the error in question and will make any needed corrections promptly. If it takes more than 10 business days to complete the investigation, we will credit your account for the amount you think is in error so that you may have the use of the money during the time it takes for the investigation to be completed.

For loan accounts: To preserve your rights, you must submit your concerns in writing or electronically. If you choose to call us, we are not required to investigate any potential errors and you may have to pay the amount in question. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay those amounts not in question. We may continue to charge you interest on that amount, if applicable. 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 we investigate the error, we cannot report you delinquent on the amount you question or take any action to collect this amount.

NOTICE OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

ANNUAL PERCENTAGE YIELD EARNED (APYE)

The APYE reflects the dollar amount of dividends/interest paid as a percentage of the average daily accruing balance in the account for the dividend/interest period.

ADDRESS AND INQUIRIES

You may contact your local branch about any item on this statement or you may direct your correspondence to the:

Contact Center
PO Box 29606
Raleigh, NC 27626-0606
Phone: 1-888-732-8562 (toll-free) or 919-857-2150 (Raleigh)
E-mail address: info@ncsecu.org

Fax: 1-888-SECU FAX (732-8329)
or Raleigh 919-857-2000

The Contact Center is available 24 hours a day, 7 days a week.

You may send a secure message via Member Access:

SECU Online: www.ncsecu.org

ASK SECU, our touch-tone voice response system, is available for account information and funds transfers by calling:

1-800-ASK-SECU (275-7328) or Raleigh 919-839-5400

For our hearing impaired members, please dial 711 to connect with a Relay Operator 24 hours a day. This service cannot be used for wire transfers.

To report a lost or stolen credit card or debit card, contact your local branch immediately or call 1-888-732-8562 or Raleigh 919-857-2150.

LIABILITIES FOR UNAUTHORIZED USE OF A DEBIT CARD

For unauthorized transactions your liability is as follows: If you believe your card or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, your liability will not exceed $50.00 if someone used your card and PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your card and PIN, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500.00.