### BALANCING YOUR CHECKING ACCOUNT

1. Go over your register and denote all checks, withdrawals, ATM transactions, deposit, dividends paid, automatic transfers or other debit or credit listed on this statement. Make sure that your register shows any service charges, automatic payments, or transactions through Golden 1 Online Banking that were performed during this statement period.

2. On the table below, list any outstanding checks, ATM withdrawals, debit card transactions, payments, or any other withdrawals which are listed in your register but are not shown on this statement.

3. Enter the ending balance on this statement. $ ____________

4. Add any deposits listed in your register or transfers into your account which are not shown on this statement. $ ____________

5. Calculate the subtotal. (Step 3 Plus Step 4) $ ____________

6. Enter the total outstanding checks and withdrawals from the table below. $ ____________

7. Calculate the ending balance (Step 5 Minus Step 6). This amount should be the same as the current balance shown in your check register. $ ____________

### OUTSTANDING ITEMS

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**TOTAL**

### BILLING-ERROR RIGHTS

*(Golden Reserve, Golden Line, and Cash Reserve Lines of Credit only)*

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

Golden 1 Credit Union  
P.O. Box 15966  
Sacramento, CA 95852-0966

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of 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 us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, 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.

**Electronic Fund Transfers Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers call us at 1-877-GOLDEN 1 (1-877-465-3361) or write us at P.O. Box 15966 Sacramento, CA 95852-0966 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 to do this, 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.

Federally insured by NCUA.