

**Check Reconciliation: This form is provided to assist you in balancing your checking account.**

Outstanding checks and other items				Period Ending:	
Check# / Item	\$ Amount	Check# / Item	\$ Amount		
				1. Subtract from you check register any charges listed on this check statement, which you have not previously deducted from your balance. Also add any interest.	
				2. Enter this current statement balance.	
				3. List deposits not on this statement. +	
				+	
				+	
				+	
				+	
				+	
				TOTAL (2 PLUS 3)	
				4. Check all cleared items in your register. In area at left, list outstanding items.	
				5. Outstanding check / item total. -	
Outstanding Check / Item Total:				6. This should equal your register balance. =	

**IF YOU DO NOT BALANCE:** Verify additions and subtractions. Compare the dollar amounts of checks listed on this statement with the check amount listed in your register. Compare the dollar amount of deposits listed on this statement with the deposit amounts recorded in your register.

**How to compute your finance charges:**

We figure the FINANCE CHARGE on your account by applying the daily periodic rate to the "daily balance" of your account. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/loans, and subtract any payments or credits, [and unpaid finance charges]. This gives us the "daily balance." The FINANCE CHARGE is the total of all daily finance charges for each day in the billing cycle. The daily finance charge is the daily balance multiplied by the daily periodic rate, calculated for each day of the billing cycle.

**Billing Rights Summary:  
In Case of Errors or Questions About Your Statement**

If you think your bill is wrong, or if you need information about a transaction on your bill, write us (on a separate sheet of paper) at our corporate office address: Beacon Federal, PO Box 186, East Syracuse, NY 13057. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- 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.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**In Case of Errors or Questions About Your Electronic Transfers:**

If you think your statement is wrong or if you need more information about a transfer listed on the statement, telephone us at (888) 256.3800, write us at our corporate office address: Beacon Federal, PO Box 186, East Syracuse, NY 13057, or send a secure email message using your online banking access, as soon as you can. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.