PAYMENT COUPON

Please mail to: Goldenwest Credit Union P.O. Box 1111 Ogden, UT 84402

PLEASE DO NOT MAIL CASH.

List each item enclosed.		
ACCOUNT NUMBER	ACCOUNT NAME	
LOAN PAYMENT	LOAN ID NUMBER	
\$		
LOAN PAYMENT	LOAN ID NUMBER	
\$		
LOAN PAYMENT	LOAN ID NUMBER	
\$		
DEPOSIT TO SHARE	SHARE ID NUMBER	
\$		
TOTAL AMOUNT ENCLOSED		
\$		

TEAR OFF AND SEND TO CREDIT UNION.

NAME AND ADDRESS CHANGE PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE FRONT OF THIS STATEMENT. IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE. PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED.				
☐ Member's Name ☐ Email				
☐ Joint Member's Name				
☐ Address (including Apt. No.)				
☐ City and State ☐ Zip Code				
☐ Home Phone ☐ Work Phone				
☐ Signature				
PLEASE KEEP US INFORMED OF ADDRESS CHANGES				

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CHECKING ACCOUNT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

Y DRAFT ACCOUNT PERIOD ENDING	LIST DRAFTS OUTSTANDING NOT CHARGED TO MY DRAFT ACCOUNT			
ER AMOUNT ,20	AMOUNT	DRAFT NUMBER	AMOUNT	DRAFT NUMBER
Subtract from my draft register any charges listed on this draft statement which I have not previously deducted from my balance Also, add any dividend.				
2. Enter draft balance shown on this statement here.				
(+ \$				
3. Enter deposits made later than the ending date on this statement.				
+ \$				
TOTAL (2 plus 3).				
In my draft register, check off all drafts paid and, in area provide left, list numbers and amounts of all unpaid drafts.				
5. Subtract total drafts outstanding.				
6. This amount should equal my draft register balance.		TOTAL		

IF YOU DO NOT BALANCE

VERIFTY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS LISTED IN YOUR CHECK REGISTER. IF YOU HAVE ANY QUESTIONS REGARDING YOUR CHECKING ACCOUNT, PLEASE CALL THE CREDIT UNION.

THIS NOTICE IS APPLICABLE ONLY TO OPEN-END CREDIT IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at **P.O. Box 1111; Ogden, Utah 84402** as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, please provide 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 bill 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, you have this protection on all purchases regardless of the amount of location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at **(801) 621-4550**, toll free **(800) 283-4550** or write us at **P.O. Box 1111; Ogden, Utah 84402** as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement on which the error or problem appeared.

- Tell us your name and account number
- Describe the error 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposits made by Electronics Funds Transfer to your account at least once every 60 days from the same person or company, you can call us during normal business hours to find out whether or not the deposit is made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different member's accounts, where the payor has not provided positive notice to you that the transfer was initiated.

THE FINANCE CHARGE IS COMPUTED ON THE UNPAID BALANCE FOR EACH DAY SUCH BALANCE IS OUTSTANDING, THE "FINANCE CHARGE" IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT REEVIOUSLY WAS TERMED "INTEREST". IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. THE LOAN BALANCE DOES NOT INCLUDE INTEREST. THE INTEREST DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.