

## Disclosure Information

- The finance charge on overdraft protection and lines of credit loans (LOC) begins to accrue on the date an advance is posted.
- The LOC balance on which the finance charge accrues is the ending principle balance for each day. It increases as new amounts are advanced and decreases as payments are made and credits are applied.
- To compute the finance charge: Multiply the ending principle balance for each day (including the beginning balance, if applicable) by the daily Periodic Rate to determine the daily interest. Then multiply the daily interest by the number of days that the ending principle balance remains unchanged to determine the interest accrued for that number of days. Repeat this, if necessary, for each different ending principle balance. Add the results for each interim calculation of daily interest to determine the total finance charge. The daily Periodic Rate and the Annual Percentage Rate are shown in the appropriate loan section on this statement.

## Error-Resolution

In case of Errors or Questions About Your Electronic Transfers or Statement:

Telephone us at (757) 523-5300, or  
Toll free at (800) 443-1141, or  
Write us at: ABNB Federal Credit Union  
830 Greenbrier Circle  
Chesapeake VA 23320

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, notify us as soon as possible. We must hear from you no later than sixty (60) days after we send the **first** statement on which the suspected problem or error appeared.

In your notification, 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 inquiring about.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to research and resolve your discrepancy, we will credit your account for the amount suspected to be in error, so that you will have use of the money during the time it takes us to complete our investigation.

## How To Balance Your Checking Statement

### Step ①

Obtain your account register and check off the following items listed on your Share/Draft Account: (1) Personal drafts (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1) thru (4) are on your Share Draft Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

### Step ②

Enter each credit union charge against your Share/Draft Account into your register and adjust your register balance.

### Step ③

List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in Step ⑤.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

### Step ④

List and total all drafts and payments on your Share/Draft Account not checked off in your account register. This total will be used in Step ⑤.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

### Step ⑤

ENTER: Share/Draft Account share balance	\$ _____
ADD: Your total deposits not on your Share/Draft Account. Step ③	\$ _____
SUBTOTAL:	\$ _____
SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register. Step ④	\$ _____
ENTER AND SUBTRACT: Balance on your account register	\$ _____
TOTAL (Should be 0)	\$ _____
IF THE TOTAL IS NOT ZERO, SEE STEP ⑥	

### Step ⑥

Recheck Steps ① thru ⑤  
Compare the amount entered on your Share/Draft Account to the amounts you entered in your account register.  
Check for addition and subtraction errors in your account register.