SHARE DRAFT RECONCILEMENT — THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT

DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL ▶	

PERIOD ENDING

1. **SUBTRACT** FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.

2. **ENTER** CHECK BALANCE SHOWN ON THIS STATEMENT HERE		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR DRAFT REGISTER CHECK OFF ALL DRAFTS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5. **SUBTRACT** TOTAL DRAFTS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE.		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR DRAFT REGISTER.
COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER
COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER.

HOW TO COMPUTE YOUR FINANCE CHARGE

Each loan marked with an * or ** is open-end credit. The balances of such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column “Balance.” Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The **FINANCE CHARGES** shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect for that period times each such balance figure during that period times the number of days that figure is outstanding during the period that daily periodic rate was in effect, and are deducted directly from each payment. The daily periodic rate and the annual percentage rate for loan accounts marked with ** are a variable rate which may change.