IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, telephone us at 541-676-9125 or write us at 279 N Main, PO Box 39, Heppner, OR 97836 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 and date 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 recredit your account for the amount you think is in error so that you will have use of the money until the time it takes us to complete our investigation.

If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number designated on this statement.

INQUIRIES – For inquiries, call your local branch.

Date _____

Please examine this statement and items at once and refer any exceptions immediately.

Sort your checks numerically or by date issued.

Mark off in your checkbook each of your checks paid by the bank and list the numbers and amounts of those not paid in the space provided at the left. Include any check still not paid from previous statements.

Subtract from your checkbook balance any SERVICE CHARGE (S.C.) or bank charge appearing on this statement.

Reconcile your statement in the space provided below.

Reconciliation of Account

CHECKS WRITTEN BUT NOT PAID		
NUMBER	AMOUNT	
Total of checks not paid		
THIS AMOUNT SHOULD EQUAL CHECKBOOK BALANCE →		

Enter balance from statement		
Add any deposits not credited		
TOTAL		
Subtract total of checks not paid		