Reconciling Your Account

HOW TO BALANCE YOUR ACCOUNT STATEMENT		
1.	Add to your register any interest earned shown on this statement.	
2.	Subtract from your register any service charges shown on this statement that you have not already recorded.	
3.	Enter current statement balance from front of statement.	$
4.	Enter deposits or other credits recorded in your register but not shown on this statement.	$_____ $_____ $_____ $_____ $_____
5.	Add the total of items 3 and 4 above.	$
6.	Enter the total of checks, withdrawals, service charges (if any), automatic payments, and ATM withdrawals entered in your register but not shown on this or previous statements.	$
7.	Subtract item 6 from item 5 above. This should be the balance shown in your register.	$

If the balance above does not agree with the balance in your register – Check the following carefully:

- ❑ Check for errors in addition and subtraction.
- ❑ Make sure all amounts entered for checks and other payments are correct.
- ❑ Make sure the amounts entered for deposits and other credits are correct.
- ❑ Make sure you have entered all checks and withdrawals from your register.
- ❑ Make sure you have entered all charges from your register.
- ❑ Make sure you have entered all electronic debits and ATM withdrawals from your register.

OUTSTANDING CHECKS, WITHDRAWALS AND OTHER DEBITS

Check No.	Amount
TOTAL	**$**

CHECKS ISSUED BUT NOT SHOWN ON THIS STATEMENT ARE OUTSTANDING.

Error Resolution Procedures

Please direct all inquiries to your respective Bank listed below. Please notify us as soon as possible if you feel your statement is wrong or if you need more information. **We must hear from you no later than sixty (60) days after the first statement on which the problem or error appeared. At any time, you may request images of the front and back of checks.** When writing to us please provide the following information:

1. Tell us your name and account number.
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 of the suspected error.

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

We will tell you the results of the investigation within ten (10) business days and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we have used in our investigation.

PLEASE DIRECT INQUIRIES (INCLUDING PREAUTHORIZED TRANSFERS) TO ONE OF THE FOLLOWING CUSTOMER SERVICE DEPARTMENTS

AMARILLO P.O. Box 50010 Amarillo, TX. 79159 (806) 373-1200	**CANYON** P.O. Box 929 Canyon, TX 79015 (806) 655-8000	**DIMMITT** P.O. Box 929Dimmitt, TX. 79027 (806) 647-4151	**EARTH** P.O. Box 9 Earth, TX. 79031 (806) 257-3451	**LAMESA** P.O. Box 341 Lamesa, TX. 79331 (806) 872-8311	**LITTLEFIELD** P.O. Box 1228 Littlefield, TX. 79339 **(806) 385-7181**
LUBBOCK P.O. Box 16500 Lubbock, TX. 79490 (806) 797-6500	**SEAGRAVES** P.O. Box 277 Seagraves, TX. 79359 (806) 546-2541	**SEMINOLE** P.O. Box 1030 Seminole, TX. 79360 (915) 758-9950	**SUDAN** P.O. Box 60 Sudan, TX. 79371 (806) 227-2411	**WICHITA FALLS** 2904 Garnett Ave. Wichita Falls, TX 76308 (940) 322-9900	