TAX INFORMATION

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your income Tax Return.

PLEASE RETAIN THIS STATEMENT FOR YOUR RECORDS.

SEND INQUIRIES TO THE CREDIT UNION PO BOX 64970 LUBBOCK, TX 79464-4970

THE "**FINANCE CHARGE**" IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY 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 STATE-MENT SINCE THE NUMBER OF DAYS BETWEEN PAYMENTS VARIES INTEREST CHARGES APPEAR TO INCREASE OR DECREASE.

LOAN BALANCE DOES NOT INCLUDE INTEREST, 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 TRANSCACTION TO THE CURRENT DATE.

THE BALANCE USED TO COMPUTE THE FINANCE CHARGE IS THE ACTUAL BALANCE IN THE ACCOUNT EACH DAY AFTER CREDITS HAVE BEEN SUBTRACTED AND NEW ADVANCES AND OTHER CREDITS HAVE BEEN ADDED.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT

Send your inquiry in writing so that the Credit Union receives it within 60 days after the statement was mailed to you. Your written inquiry must include:

1. Your name and account number
2. A description of the error and why (to the extent you can explain) you believe it is an error and
3. The dollar amount of the suspected error.

We will investigate you 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 during the time it takes us to complete our investigation.

If you have authorized your Credit Union to automatically pay your loan from your share account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the Credit Union receives it within 16 days after the statement was sent to you.

You remain obligated to pay the payment on your loans not in dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During the same time, the Credit Union may not take any action to collect disputed amount or report disputed amounts as delinquent.

This is a summary of your rights, a full statement of your rights and the Credit Union's responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request and in response to a notice of error.

FOR YOUR CONVENIENCE
TO BALANCE YOUR ACCOUNT

1. WRITE or TYPE here the balance shown on this statement. $ ______

2. ADD Share payments (deposits) made since the date of this statement. $ ______

$ ______

$ ______

SUB TOTAL $ ______

3. SUBTRACT items outstanding.

NUMBER	AMOUNT

TOTAL items outstanding $ ______

4. This is your balance. $ ______

IN CASE OF ERRORS OR QUESTION ABOUT YOUR ELECTRONIC TRANSFERS TELEPHONE US AT (806) 798-5554 OR 1(800) 687-4328 OR WRITE US AT P.O. BOX 64970 LUBBOCK, TX 79464-4970. OUR BUSINESS DAYS AREMONDAY THROUGH FRIDAY. HOLIDAYS ARE NOT INCLUDED.