

**PREPARED FOR:  
CLOSING DATE:**

**MEMBER NO:  
PAGE:**

**ADDRESS CHANGES**  
If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

Name(Please print) \_\_\_\_\_ Member # \_\_\_\_\_  
 New Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 New Phone \_\_\_\_\_  
 Signature \_\_\_\_\_

*Individual account numbers are not needed.*

Please include a copy of your photo ID, such as a Driver's License, for verification. For name changes, please contact our office. If the address on your ID does not match the address change you've requested, please also include proof of residence, such as a copy of your utility bill.

**MAIL TO: Member Services, IBM Southeast EFCU, P.O. Box 5090, Boca Raton, FL 33431-0890 - OR FAX TO: (561) 226-5415**

**IMPORTANT! COMPLETE, DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGES!**

CHECKS OUTSTANDING	
CHECK NUMBER	AMOUNT
TOTAL CHECKS OUTSTANDING	

**RETAIN THIS STATEMENT. IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).**

To balance your checkbook with this statement...

...Review paid checks on the other side by number and check them off in your checkbook. List in the boxes at left any check still outstanding, including those written in a prior statement period. Subtract from your checkbook balance any checks or other paid items which you have not already recorded.

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List below any deposits you made which do not appear on the statement. (if any of these deposits were made three (3) or more business days prior to statement date, notify the Credit Union.)

...Subtract the service charge(s), if any, from your checkbook balance.

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE  
FROM STATEMENT .....\$ \_\_\_\_\_ CHECKBOOK BALANCE .....\$ \_\_\_\_\_

ADD DEPOSITS NOT SHOWN ON STATEMENT ..... \$ \_\_\_\_\_ ADD DEPOSITS, PAYROLLS, DIVIDENDS, AND CREDITS NOT ENTERED IN CHECKBOOK .....\$ \_\_\_\_\_

SUBTRACT TOTAL OF CHECKS NOT PAID AND STILL OUTSTANDING .....\$ \_\_\_\_\_ SUBTRACT CHARGES, LOAN PAYMENTS, TRANSFERS, AND WITHDRAWALS NOT ENTERED IN CHECKBOOK .....\$ \_\_\_\_\_

REVISED STATEMENT BALANCE .....\$ \_\_\_\_\_ REVISED CHECKBOOK BALANCE .....\$ \_\_\_\_\_



**HINTS FOR FINDING DIFFERENCES:**

- Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted the service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.

**IN CASE OF ERROR OR INQUIRIES**

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Please provide the following in your letter:

- Your name and member number
  - The dollar amount of the suspected error
  - A description of the error and explain why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are researching, but you are still obligated to pay any part of your statement that is not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question. Telephone us at 1-800-873-5100 or 561-982-4700

**DEPOSITS**

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement.

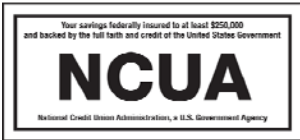
**FINANCE CHARGES**

Your FINANCE CHARGES are computed by multiplying the daily periodic rate times the unpaid balance for each day that balance is outstanding.

Each payment is first used to pay all FINANCE CHARGES due through the date of the payment, then to pay late charges, and the remainder is applied to reduce the unpaid principal balance. The unpaid balance is the principal amount outstanding at the close of business each day after all transactions have been entered.

**EQUAL OPPORTUNITY LENDER**

The Federal Equal Credit Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, or age. The federal agency which administers compliance with this law concerning this Credit Union is the National Credit Union Administration (NCUA), Washington D C 20456.



Call Telephone Banking toll-free 24 hours a day to access your accounts.  
 Nationwide: 1-800-888-3900  
 Boca Raton area 561-997-0779  
 Atlanta area 770-429-6520  
 or  
 Online Banking at [www.ibmsecu.org](http://www.ibmsecu.org)

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to inform you that we may provide negative information to Experian Credit Bureau and/or ChexSystems about you and any joint signers, co-borrowers, or guarantors, regarding an insolvency, delinquency, late payment, negative balance, NSF history or default on your account(s) to be included in your credit report and financial records.