ELECTRONIC TRANSFERS (Consumer Accounts Only): In case of errors or questions about your electronic transfers.

If you believe there is an error on your statement or receipt, or if you need more information about an electronic transfer, please call our Member Service Center at the number below or send us a written notice to the following address as soon as possible. We must receive your call or written notice no later than sixty (60) days after the date we sent you the FIRST statement on which the error or issue appeared.

Member Service Center: (866) 585-7628 Business Hours: 8:00am – 7:00pm Monday-Friday
8:00am – 1:00pm Saturday

or send written correspondence to:
St. Mary's Credit Union, PO Box 729, Marlborough, MA 01752

When you contact us, please be ready to:

1) Tell us your name and account number
2) Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe an error exists, or why you need further information
3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this (20 days for new accounts), we will credit your account for the amount you think is in error so that you will have use of the funds during the time it takes us to complete our investigation.

ACCOUNT RECONCILEMENT: This form is provided to help you verify the balance on this statement. Please report any errors promptly.

OUTSTANDING CHECKS AND OTHER TRANSACTIONS NOT CHARGED TO ACCOUNT

Check No.	Amount ($)	
Total #1	**$**	

DEPOSITS NOT CREDIT ON THIS STATEMENT

Deposit Type	Amount ($)	
Total #2	**$**	

STATEMENT BALANCE $_____

TOTAL OUTSTANDING CHECKS $ - _____

TOTAL OF UNCREDITED DEPOSITS $ + _____

TOTAL #1 $_____

REGISTER BALANCE $_____

SERVICE CHARGES (SUBTRACT) $_____

INTEREST (ADD) $ + _____

TOTAL #2 $_____

TOTAL #1 SHOULD EQUAL TOTAL #2