THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR ACCOUNT STATEMENT

CHECKS OUTSTANDING
NOT CHARGED TO YOUR ACCOUNT

CHECK NO.	$	
TOTAL		

ENDING BALANCE SHOWN ON THIS STATEMENT $ _____

ADD +
DEPOSITS NOT CREDITED ON THIS STATEMENT (if any) $ _____

_____

_____

TOTAL $ _____

SUBTRACT –
CHECKS OUTSTANDING $ _____

BALANCE $ _____

CURRENT CHECK BOOK BALANCE $ _____

ADD +
INTEREST PAID OR LOAN ADVANCES (if any) $ _____

SUBTRACT –
SERVICE CHARGES, OTHER CHARGES, AND LOAN PAYMENTS (if any) $ _____

NEW CHECKBOOK BALANCE
...should agree with above balance $ _____

NOTE: Be certain to add to your register any interest or loan advances, and subtract from your register any miscellaneous charges (service charges, NSF charges, check print charges, etc.) or loan payments applied in the current statement period.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt, telephone or write us at the number or address shown on the front of this statement as soon as you can. 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.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more 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 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.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR CREDIT LINE BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the transaction you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO COMPUTE YOUR CREDIT LINE FINANCE CHARGE

The FINANCE CHARGE on your account is computed by applying the periodic rate to the "average daily balance" of your account (including any current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new loans and subtract any payments and credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the new "average daily balance." For more information, refer to your Billing Rights Notice and Credit Disclosure Statement.