

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections. Verify the carryover balance from page to page in your check register. Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

CONSUMERS ONLY: IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the telephone number or write us at the address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- 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 (20 business days for a point of sale debit card transaction or for a transaction initiated in a foreign country) 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 CHECKING PLUS+ ACCOUNT

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. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, 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 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.

If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them if you try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right.

- You must have bought them in your home state, or if not within your home state, within 100 miles of your current mailing address and
- The purchase price must have been more than \$50.

However, these limitations do not apply if the merchant is owned or operated by the creditor, or if the creditor mailed you the advertise-

CLOSING BALANCE					
(Transfer amount from other side)				\$	
ADD:					
Deposits made since ending date on statement					
SUB TOTAL				\$	
Checks not listed on this or prior statements			Checks not listed on this or prior statements		
NUMBER	AMOUNT		NUMBER	AMOUNT	
	\$			\$	
			TOTAL CHECKS NOT LISTED →		
Subtract total checks not listed from sub-total above.				BALANCE	
				\$	

This should agree with your check register balance.

ment for the property or services. This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

INFORMATION ON YOUR CHECKING PLUS+ ACCOUNT

Each AVERAGE DAILY BALANCE is the sum of that portion of the individual daily loan balances within the indicated range divided by the number of days in the billing cycle or the number of days since your last payment, whichever is larger. To determine the amount of the FINANCE CHARGE, (i) multiply each average daily balance by the applicable periodic rate; (ii) multiply each of these results by the number of days in this billing cycle; (iii) add these products together.

Loan payments received after normal business hours will be credited the following business day. Finance charge begins to accrue on the date of advance. Payment of any amount in dispute is not required pending resolution of disputed amount.