THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

OUTSTANDING CHECKS		
Check Number	$	
TOTAL	$	

Your Check Book Balance (At the End of the Period Shown by This Statement).	**$**
Less Service Charge	**$**
Net Book Balance	**$**
Bank Statement Balance (Last Amount shown in Balance Column).	**$**
ADD-Deposits Received By Bank After Date of This Statement.	**$**
TOTAL	**$**
Subtract- Checks Outstanding	**$**
Balance This figure should agree with your New Check Book Balance.	**$**

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

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 listed on the statement or receipt please contact us at the number or address listed on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1) Tell us your name and account number (if any).
2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your compliant or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

This does not apply to commercial accounts.

Our business days for this purpose is Monday through Friday, holidays are not included.

MEMBER FDIC

Billing Rights Summary

In Case of Errors or Questions about Your Bill

If you think there is an error on your statement, write us at the address listed on the front of this statement. In your letter, give us the following information:

- Account information: Your name and account number
- Dollar Amount: The dollar amount of the suspected error.
- Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

DAILY BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

CHECK 21 NOTIFICATIONS

If you request the return of your original checks you may receive a “Substitute Check” in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.