

HOW TO BALANCE YOUR CHECKING ACCOUNT

CHECKBOOK

1. View all paid checks, listed in numerical order on your statement, and check them off against your checkbook.

2. Enter your current checkbook balance here: \$ _____

3. From this monthly statement enter Interest earned and any other Credits including your Checking Reserve Advances into YOUR CHECKBOOK and also here:

TOTAL+\$ _____	

4. From this monthly statement enter any Service Charge, Penalties, Electronic or Preauthorized Transfers or Checking Reserve payments into YOUR CHECKBOOK and also here:

TOTAL-\$ _____	
CURRENT BALANCE \$ _____	

STATEMENT

1. Enter Statement Balance: \$ _____

2. Enter any Deposits from YOUR Checkbook which do not appear on this Statement:

TOTAL+\$ _____	

3. Enter any outstanding checks:

TOTAL-\$ _____	

4. Enter any withdrawals from YOUR CHECKBOOK which do not appear on this statement:

TOTAL-\$ _____	
CURRENT BALANCE \$ _____	



BALANCES SHOULD AGREE



ERROR RESOLUTION NOTICE FOR CONSUMER ACCOUNTS ONLY

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address located 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.

- (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 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.

BILLING RIGHTS SUMMARY

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

Your Demand Deposit Loan Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill 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 item you are unsure about.

You do not have to pay any money 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 action to collect the amount you question.

We figure a portion of the FINANCE CHARGE on your Demand Deposit Loan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Demand Deposit Loan Account balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second to the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.