

IMPORTANT INFORMATION PERTAINING TO YOUR CREDIT LINE BILLING RIGHTS SUMMARY

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

IN CASE OF ERRORS OR INQUIRIES 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 our 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 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.

- 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.

IMPORTANT FINANCE CHARGE INFORMATION

A finance charge of the outstanding loan balance is computed as follows: The daily balance, which is the sum of the daily balance during the billing cycle, divided by the number of days in the billing cycle; multiplied by the number of days in the billing cycle. A billing cycle equals the number of days between statement dates.

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

Member FDIC

