### TO ASSIST IN RECONCILING YOUR CHECKING ACCOUNT

PLEASE REPORT ERRORS PROMPTLY. THIS STATEMENT IS ASSUMED TO BE CORRECT IF ERRORS (OTHER THAN ELECTRONIC FUNDS TRANSFERS AND LINE OF CREDIT TRANSACTIONS) ARE NOT REPORTED WITHIN 20 DAYS FOLLOWING THE DATE STATEMENT IS MAILED.

# DEPOSITS NOT CREDITED ON

	Date	Amount	ount	
Α	Total Deposits			

ATM/POINT OF SALE (POS) WITHDRAWALS			
NOT ON STATEME	NT		
C Total ATM/POS Withdrawals			

#### OUTSTANDING CHECKS

Check Number	Amount
Total Outstanding Checks	

ENDING BALANCE FROM FRONT

ADD A DEPOSITS NOT ON STATEMENT

SUB-TOTAL:

SUBTRACT B OUTSTANDING CHECKS

SUBTRACT C ATM/POINT OF SALE WITHDRAWALS NOT ON STATEMENT

OTHER ADJUSTMENTS

\$

REVISED STATEMENT BALANCE\* CHECK BEGISTER BALANCE\*

THESE TOTALS SHOULD AGREE. IF THEY DON'T THEN ON

- 1. VERIFY ALL CHECKS, ATM TRANSACTIONS, AND DEPOSITS.
- 2. SUBTRACT CHECK ORDERS, NSF, STOP PAYMENT, ATM AND PHOTOCOPY CHARGES.
- 3 ADD QUARTERLY DIVIDENDS (POSTING DATES 1/1 4/1 7/1, & 10/1).
- 4. ADD AUTOMATIC TRANSFERS OR LINE OF CREDIT ADVANCES.
- 5. VERIFY TRANSACTIONS COMPLETED BY AUDIO RESPONSE(HAL) ARE ENTERED.
- 6. CHECK YOUR COMPUTATIONS.

NOTES







# YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

# This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act

Notify Us 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 listed on your statement. Write to us 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 not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice
We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. We must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it is finalized.

If we do not follow these rules, we can not collect the first \$50 of the questioned amount, even if your bill was correct.

### Special Rules for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right

- (a) You must have made the purchase 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.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Write us at the address shown on the front of this statement, or telephone us at the telephone number 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.

- (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. With respect to all electronic fund transfers, except those resulting from a point-of-sale debit card transaction, 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 an investigation. With respect to any transfer resulting from a point-of-sale debit card transaction, if we take more than 20 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.