THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING – NOT CHARGED TO ACCOUNT

No.	$	
TOTAL	$ 0.00	

BEFORE YOU START –

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

1. Loan advances.
2. Credit memos.
3. Other automatic deposits.

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memos.
5. Other automatic deductions and payments.

BALANCE SHOWN ON THIS STATEMENT $ _____

ADD
DEPOSITS NOT SHOWN ON THIS STATEMENT *(IF ANY)* $ _____

$ _____

$ _____

TOTAL $ 0.00

SUBTRACT-
WITHDRAWALS OUTSTANDING $ 0.00

BALANCE $ 0.00

Please examine immediately and report any differences to us within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves a credit line transaction or an electronic funds transfer. These provisions are explained below.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
Call us at the customer service phone number or write us at the address 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 appears.

- 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 to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

DEMAND DEPOSIT LOAN OR HOME EQUITY ACCOUNT SUMMARY OF BILLING-ERROR RIGHTS

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, or if you need more information about a transaction on your statement, write to us at the address shown on the front of this statement as soon as possible.

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 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.

We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appears. You can telephone 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address shown on the front of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Balance On Which Interest Charge/Finance Charge Is Computed
We figure the interest charge/finance charge on your account by applying the periodic interest rate to the "daily balance" of your account. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any payments or credits. This gives us the daily balance and is the Balance Subject to the Interest Rate. The Average Daily Balance is displayed for informational purposes only and is figured by adding all the daily unpaid balances for the billing cycle; then dividing the total by the number of days in the billing cycle.

Payments
Loan payments received after normal business hours will be credited for the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the customer service phone number listed on the front of this statement.

Please send payments and inquiries to the address shown on the front of this statement.