

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

Deposits and credits to your account are listed first, followed by checks and debits.

* DENOTES A POINT AT WHICH ONE OR MORE CHECK SERIAL NUMBERS ARE UNACCOUNTED FOR THIS STATEMENT PERIOD. IT MAY INDICATE OUTSTANDING CHECKS OR CHECKS SHOWN ON PREVIOUS STATEMENTS

INSTRUCTIONS

OUTSTANDING CHECKS

[illegible]

1. Sort checks in sequence by check number. _____
2. Compare each enclosed check with your check stub or check register and mark paid. _____
3. Bank balance shown on front of statement. _____
4. Compare any deposits shown on statement, including bank originated credits, with those entered in your check register. Add any not shown on statement. _____
5. Sub-total. _____
- ➔ 6. Subtract total of outstanding checks. _____
7. Account Balance. _____
8. Your check book balance. _____
9. Subtract any bank charges, including monthly service charge and automatic repayments or transfers you have authorized and that have been deducted on this statement. _____
10. Adjusted checkbook balance. _____

IMPORTANT: Adjusted checkbook balance should agree with account balance.

Description of ACH items are printed as supplied by originating company.

Please examine this statement and enclosed items at once. If no error is reported within 30 days, this statement will be considered correct. All items credited subject to final payment.

Any charge for imprinted checks includes state sales tax computed at the current rate, when applicable.

FINANCE CHARGE INFORMATION

NOTICE: Important information about your Open End Credit Account (hereinafter referred to as "Account"), if any.

1. The balance subject to a periodic **PERIODIC CHARGE** is the sum of the daily balances of the Account, as defined below, during the period covered by the statement ("billing cycle").
2. The daily balance of the Account is determined for purpose of calculating the periodic **FINANCE CHARGE** by starting with the balance at the beginning of each day, subtracting any payments or credits received for that day, and adding any advances and other debits (including any **FINANCE CHARGE** or late charge), posted to the Account that day. If the face of this statement provides that advances made during the billing cycle to which this statement relates will begin to accrue a periodic **FINANCE CHARGE** if not paid in full on or before a specified date, then advances posted to the Account during the billing cycle will not be added to the daily balance of the Account for purpose of calculating the periodic **FINANCE CHARGE** until the specified date.
3. The total current **FINANCE CHARGE** may be determined by multiplying the sum of the daily balances outstanding during the billing cycle, as shown on the face of this statement, by the daily periodic rate disclosed on the face of this statement, and then by adding any transfer fees posted during the billing cycle. The periodic **FINANCE CHARGE** is posted to the Account at the end of the billing cycle as part of the new balance. The transfer fee **FINANCE CHARGE** is posted to the Account each time an advance is made.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Open End Credit Account Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement 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 amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions we cannot report you as delinquent or take action to collect the amount you question.

In Case of Errors or Questions About Your Electronic Transfers

Contact us at the telephone number or address 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. 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 determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.