IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS FOR CONSUMERS ONLY

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

THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

YOUR BALANCE SHOWN ON THIS STATEMENT	$ _____
ADD + (IF ANY) DEPOSITS NOT SHOWN ON THIS STATEMENT	$ _____
TOTAL	$ _____
SUBTRACT – (IF ANY) CHECKS OUTSTANDING	$ _____
BALANCE	$ _____

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE

CHECKS OUTSTANDING		
NO.	AMOUNT	
TOTAL		

Your Statement / Billing Error 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 Statement: If you think your statement is wrong, or if you need more information about a transaction on your statement, you must notify us in writing at the address shown on the front of this statement as soon as possible but no later than 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

In your letter, give us the following information:

1. Your name and account number
2. The date and dollar amount of the suspected error.
3. Describe the error and explain, as clearly as you can, why you believe there is an error. If you need more information describe the item you are not sure about.

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 anyunpaid amount against your credit limit.

LINE OF CREDIT INFORMATION

1. Each month you must pay the minimum payment due on the reverse side in order to avoid delinquency. Payment of more than the minimum payment due will not pay your account in advance. Payments received after the due date will appear as Past Due on your next statement.
2. Payment of the new Principal Balance shown on the other side of this statement will not pay this account in full since this amount is the unpaid Principal Balance only and does not include accrued **FINANCE CHARGES** due up to the date of payment. To pay your account in full you must contact us for the total amount due.
3. **HOW FINANCE CHARGES ARE COMPUTED:** Finance charges begin to accrue immediately when we make an advance to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "principle balance" of your loan account each day. To figure the "principle balance" for each day, we first take your loan account balance at the beginning of the day and subtract credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day, which apply to the repayment of your loans (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new advances made that day. The final figure is the "principle balance".

DO WE HAVE YOUR CORRECT ADDRESS AND TELEPHONE NUMBER?

Please check your name(s) and address on the front of this statement. If not exactly correct, complete this form and return it to the bank.

Name:_____ Street Address: _____

City:_____State_____Zip_____ Phone:_____Cell Phone: _____

E-Mail Address_____ Signature: _____

Member FDIC
EQUAL HOUSING LENDER