THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

BEFORE YOU START–

PLEASE BE SURE YOU HAVE ENTERED IN YOUR CHECKBOOK 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.

BANK BALANCE SHOWN ON THIS STATEMENT $ _____

ADD

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

_____

_____

TOTAL $ _____

SUBTRACT -

CHECKS OUTSTANDING $ _____

BALANCE $ _____

SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within sixty **(60)** days the account will be considered correct.

In Case of Errors or Questions About Your Electronic Transfers or Your Demand Deposit Loan Account

TELEPHONE OR WRITE US AT THE TELEPHONE NUMBER OR ADDRESS LOCATED 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 sixty (60) days after we send 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 ten (10) business days to do this, we will credit 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.

YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time it takes to resolve the dispute. During that same time, no action can be taken to collect disputed amounts or report disputed amounts as delinquent.

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 error notice.

Your Demand Deposit Loan Account is operated in conjunction with your checking account. Any charges for your checking account will be made to the checking account and they will be the same charges as are made for checking accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information applies only to loans made to you under your Demand Deposit Loan Account line of credit.

The **FINANCE CHARGE** is computed on the principal balance each day by application of the daily periodic rate. The principal balance is determined by adding all credits and subtracting all debits from the previous days business.

The minimum periodic payment required is shown on front of this statement and will be automatically deducted from your checking account at the end of each billing cycle normally thirty **(30)** days. You may pay off your Checking Plus loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES,** and, second, to the principal loan balance outstanding in your Checking Plus Account. Periodic statements may be sent to you at the end of each billing cycle showing your Checking Plus loan transactions.

Send payments and inquiries to address shown on front of statement.

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