THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING -NOT CHARGED TO ACCOUNT

\$

NO.

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 YOU SHOULD HAVE SUB-

ANY OCCURRED:

- an payments. avings transfers.
- ges.
- atic deductions

	IF ANY OCCURRED: 1. Loan advances. 2. Credit memos. 3. Other automatic deposits	TRACTED IF AN 1. Automatic loa 2. Automatic sav 3. Service charg 4. Debit memos. 5. Other automa and payments
	BANK BALANCE SHOWN ON THIS STATEMENT	
	ADD	
	DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY)	\$
	TOTAL	\$
	SUBTRACT -	
		,
	CHECKS OUTSTANDING	
		,
	BALANCE	\$
TOTAL \$	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 CONSUMER ELECTRONIC FUND TRANSFERS

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.

DEMAND DEPOSIT LOAN ACCOUNT

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new loans, and subtract any payments or credits, and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

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, write to us at: FIRST BANK & TRUST COMPANY, PO BOX 147, MINDEN NE 68959

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.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. 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.

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.

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