IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the phone number or address printed on the reverse side 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 send you the FIRST statement on which the error or problem appears.

(1) Tell us your name and account number (if any).
(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 the use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at our address shown on the front page of this statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

REVOLVING CREDIT ACCOUNT

Daily finance charge imposed on advances based on “average daily balance” (ADB) method. Daily beginning balance of account + new advances – payments or credits and unpaid finance charges = daily balance. Total daily balances for billing cycle divided by no. of days in the cycle = “ADB.”

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

CHECKS OUTSTANDING NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

BANK BALANCE SHOWN ON THIS STATEMENT $_____

ADD +

DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) $_____

_____

_____

TOTAL $_____

SUBTRACT -

CHECKS OUTSTANDING $_____

BALANCE $_____

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT FOR PREVIOUS MONTH.

Please examine immediately and report if incorrect. If no reply is received within 10 days the account will be considered correct.