MONTH _____ 20 _____

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

BALANCE SHOWN ON THIS STATEMENT $ _____

ADD +

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

_____

_____

TOTAL $ _____

SUBTRACT -

CHECKS OUTSTANDING $ _____

BALANCE $ _____

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

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IF YOUR FINANCIAL INSTITUTION OFFERS THE FOLLOWING SERVICES AND YOU USE THESE SERVICES, THESE DISCLOSURES, REQUIRED BY GOVERNMENT REGULATIONS, MAY APPLY TO YOUR STATEMENT. THESE DISCLOSURES ONLY APPLY TO ACCOUNTS THAT ARE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

REVOLVING LOAN ACCOUNT

Immediate credit will be given for payments made at the address listed on the front of this statement during the institution's full service hours before processing cut-off as stated on the front of your statement. Payments received at any other location will be promptly credited, but credit could possibly be delayed up to five (5) days.

The FINANCE CHARGE is computed on the average-daily-balance method (including current transactions). 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 advances, 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".

IN CASE OF ERRORS OR INQUIRIES 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 the address shown on your bill 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:

- Your name and account number.
- The dollar amount of the suspected error.
- 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.

ELECTRONIC FUNDS TRANSFERS

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the telephone number, or write us at the address listed on the front of the 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 (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 (or 20 business days if the suspected error occurred within 30 days after the first deposit to the account) 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.

SEND INQUIRIES TO: THE ADDRESS LISTED ON THE FRONT OF THIS STATEMENT.