THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

CHECKS OUTSTANDING
NOT CHARGED TO ACCOUNT

No.	$	
TOTAL	$	

BEFORE YOU START

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER 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

ADD+

BANK BALANCE SHOWN ON THIS STATEMENT $ _____

DEPOSITS NOT SHOWN ON 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.

BANK HOURS

	LOBBY	DRIVE UP
MONDAY THRU THURSDAY	8:30 a.m. - 4:00 p.m.	8:30 a.m. - 5:00 p.m.
FRIDAY	8:30 a.m. - 5:00 p.m.	8:30 a.m. - 5:00 p.m.

BANK LOCATIONS

500 Audubon Street
Sac City, IA 50583
712.662.4721

419 Main Street
Lake View, IA 51450
712.657.2721

219 South Main Street
Odebolt, IA 51458
712.668.4881

FOR CONSUMERS ONLY

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 Transfer or your Demand Deposit Account

Telephone us at (712) 662-4721 (or)
Write us at Iowa State Bank, P.O. Box 486, Sac City, Iowa 50583

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.
You may ask for copies of the documents that we used in our investigation.

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

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: Iowa State Bank, P.O. Box 486, Sac City, IA 50583. You may also contact us on the Web: www.myISB.bank. In your letter, give us the following information: (1) Account information: Your name and account number (2) Dollar amount: The dollar amount of the suspected error (3) 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 (or electronically). 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: (1) We cannot try to collect the amount in question, or report you as delinquent on that account (2) 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 interest or other fees related to that amount (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance (4) We can apply any unpaid amount against your credit limit.

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 account not operated in conjunction with Demand Deposit Loan Accounts.
The following information thus applies only to loans made to you under your Demand Deposit Loan Account line of credit.

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this statement and will automatically be deducted from your checking account at the end of each billing cycle normally thirty (30) days. You may pay off your Demand Deposit Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, then Credit Line Charges if applicable, and last to reduce the balance of the unpaid loan in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions.

SEND PAYMENTS AND INQUIRIES TO ADDRESS SHOWN ABOVE.

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