

## YOU CAN BALANCE YOUR ACCOUNT BY FOLLOWING THESE STEPS:

① Check off in your account each of the items deducted and credited by the bank.

② Enter and add or subtract from your balance any other charge or deposit appearing on the statement.

③ List the items deducted on your records but not yet deducted on your statement.

NUMBER	AMOUNT
<b>TOTAL OUTSTANDING</b>	<b>\$</b>

④ Enter balance shown on this statement.	\$
Add deposits not shown on this statement (if any).	\$
Subtotal	\$
Subtract outstanding deductions	\$
Balance	\$

⑤ Your ending balance from your records      \$

⑥ If the ending balance of Steps 4 and 5 do not agree:

- Compare cancelled checks to your account records and this statement (checking accounts only). Compare deposit receipts to your records and statement.
- Verify all additions and subtractions in your records.
- Be sure that all bank charges have been deducted from your account.
- Be sure that any interest earned has been added to your account.

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

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC 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 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 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. 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 recredit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR HOME EQUITY LINE OF CREDIT

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 located on the front of this 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:

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 money 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.

We figure a portion of the finance charge on your Open-End Credit Plan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "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, if applicable. This gives us the "Daily Balance."

### WHAT TO DO IF YOU FIND A MISTAKE ON YOUR READY RESERVE STATEMENT:

If you think there is an error on your statement, write to us at:

Freedom Financial Bank  
1255 Jordan Creek Parkway  
West Des Moines, IA 50266

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.

### BALANCE SUBJECT TO INTEREST RATE

We figure a portion of the interest charge on your Open-End Credit Plan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid interest charges, if applicable. This gives us the "Daily Balance."

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