FINANCE CHARGE – DAILY BALANCE METHOD: 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, or fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

PAYMENTS: AN AUTOMATIC MINIMUM PAYMENT equal to the greater of a specified minimum amount of percentage (listed on your statement) of the outstanding reserve account balance, plus any amount in excess of your credit limit, on the statement date will be deducted from your checking account and applied to your reserve account. If funds are insufficient to cover your minimum payment it will be taken on the day of your next deposit. Additional payments may be made at any time to reduce the reserve account balance (this does not cancel the automatic payment unless paid in full.) Payments in excess of the reserve account balance on the date received will be credited to your checking account. All payments will be applied first to finance charge, and then to reserve account advances. Deposits to your checking account will not reduce the reserve account balance except pursuant to the deduction plans noted above.

BILLING RIGHTS SUMMARY/ERROR RESOLUTION: IN CASE OF ERRORS, QUESTIONS ABOUT YOUR STATEMENT, AMOUNTS BILLED TO YOU, OR ELECTRONIC TRANSFERS.

In case of errors or questions about your electronic transfers telephone us at 801-272-9454 or write us at 3826 South 2300 East Salt Lake City, UT 84109 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. 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: Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error/mistake or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit 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 you have authorized us to automatically pay your bill from your checking account, you can stop or reserve payment on any amount you think is wrong by mailing your notice so we receive it within 3 business days before payment is due.

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 an unpaid amount against your credit limit.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right all of the following must be true: The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50.00. (Note: neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: First Utah Bank 3826 South 2300 East Salt Lake City, UT 84109. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

LOST OR STOLEN DEBIT CARD: If your debit card is lost or stolen, please contact any one of our branch locations to file a report and have a new card issued. To report a lost or stolen debit card after hours, please call: 1-800-528-2273.

CHECKS OUTSTANDING					
NUMBER	AMOUNT		NUMBER	AMOUNT	
TOTAL OF CHECKS OUTSTANDING (TRANSFER TO LINE 9)					

RECONCILING YOUR CHECKBOOK BALANCE TO YOUR STATEMENT BALANCE

First, sort checks into check number order.

Second, in check number order, mark off each check in your check book register that has been charged to your account during the statement period. Checks written and not charged to your account are to be listed at the left as outstanding checks.

Finally, follow the instructions below in lines 1 through 10. The balances in lines 5 and 10 should agree.

CHECKBOOK			
1.	LIST your checkbook balance.		
2.	ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook, such as payroll credits or other direct electronic deposits.		
3.	SUBTOTAL		
4.	SUBTRACT any charge listed on the front of this statement which you have not recorded, such as service charges, automatic transfers, electronic transactions and other miscellaneous charges.		
5.	ADJUSTED CHECKBOOK BALANCE		

CHECKBOOK			
6.	LIST your current statement balance.		
7.	ADD deposits made but not shown on this statement.		
8.	SUBTOTAL		
9.	SUBTRACT total of checks outstanding.		
10.	ADJUSTED STATEMENT BALANCE		

EXAMINE AT ONCE. Report any error in this statement or the enclosed vouchers immediately. Items are credited subject to final payment. Notify the bank of any address change.