



St. Peter
226 Nassau Street
507-931-4000

Mankato
500 Long Street
507-625-1121

Gaylord
209 Main Avenue
507-237-5521

We always put you **FIRST!**

HOW TO BALANCE YOUR ACCOUNT

1. Mark () your register after each deposit listed on the front of the statement to show that it was processed.
2. Mark () your register after each check listed on the front of the statement to show that it had cleared.
3. Mark () your register after each ATM/Debit Card transactions that were listed on the front of your statement to show that it was processed.
4. Record any deposits, checks, or ATM/Debit Card transactions that were listed on the front of your statement that were not written in your register if you are sure that they are valid items.
5. Subtract from your check register any service, miscellaneous, or automatic charge(s).
6. Complete the form to the right. The final balance should agree with your check register balance.

Statement Ending Balance		\$
Add:		\$
Deposits Not Listed on the Statement		\$
		\$
		\$
Subtotal:		\$
Subtract:		\$
Withdrawals Listed in Register That Have Not Been Marked () as cleared including ATM and Debit card transactions.		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total in Register		\$

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 the address listed on the front of this statement. 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.

HOW YOUR INTEREST CHARGE IS CALCULATED

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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON CONSUMER ACCOUNTS

Telephone us or write us at the location listed 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 it 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 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.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.fnbnm.com or we will mail you a free copy upon request if you call us at 1-800-658-2353.