

BALANCING YOUR CHECKBOOK

BEFORE YOU START: Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic bill payments, service charges, etc.).

THEN Compare and check off debits and credits on the statement against your checkbook. Items that do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

OUTSTANDING CHECKS OR OTHER DEDUCTIONS	
Check No.	Amount
TOTAL (B)	

IF YOUR ACCOUNT DOES NOT BALANCE, check these items:

1. Are the amounts of all deposits you have entered in your checkbook the same as shown on this statement?
2. Are there any checks shown on this statement that are not listed in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. Have you added this month's interest in your checkbook?

1. ENTER Ending Balance from front of statement _____
2. ADD deposits made since end of statement period (A) _____
3. TOTAL (1&2) _____
4. SUBTRACT outstanding checks (total from above) (B) _____
5. BALANCE should equal the balance now shown \$ _____
in your checkbook

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Billing Act.
NOTIFY US IN CASE OF ERRORS OR QUESTIONS 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 listed on the reverse side of your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on which the disputed transaction appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, be sure to provide us the following information:

- Your name and account number
- The dollar amount of the disputed transaction.
- Describe the problem and explain, if you can, why you believe there is a problem. If you need more information, describe the items you are not sure about.

You do not have to pay the amount in question while we are investigating, however 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong or need more information about a transfer on the statement or receipt, contact us immediately. We must hear from you no later than 60 days after we sent you the FIRST statement on which the disputed transaction. You can contact us by writing us (on a separate sheet) or calling us at the address and/or telephone number listed on the reverse side of your statement.

When you contact us, be sure to provide the following information:

- Your name and account number
- The dollar amount of the disputed transaction
- Describe the disputed transaction you are unsure about and explain as clearly as you can why you believe there is an error 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 re-credit your account for the amount you think is in dispute so that you have use of the money during the time it takes us to complete our investigation.