

## A SUGGESTED METHOD OF RECONCILING YOUR CHECKING ACCOUNT OUTSTANDING BALANCE

**FOLLOW THESE STEPS:**

1. Sort the checks by number or by date.  
issued.
  2. Check off (✓) the amounts of all checks  
returned with your statement against your  
checkbook. Also see that the deposits  
entered in your checkbook agree with the  
deposits shown on the bank statement.
  3. Subtract from your checkbook balance any  
charges made by the bank.
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4. List in the space provided any outstanding  
checks which appear in your checkbook but  
were not paid and, therefore, were not  
returned with your statement.

CHECK # OR DATE	AMOUNT		
TOTAL			

5. Complete the reconciliation below:

BALANCE ON THIS STATEMENT			
ADD DEPOSITS LISTED IN CHECKBOOK WHICH DO NOT APPEAR ON THIS STATEMENT			
TOTAL			
DEDUCT TOTAL OF CHECKS OUTSTANDING			
YOUR CHECKBOOK BALANCE SHOULD BE			

6. If the final balances do not agree;
  - (a) Check additions and subtractions in your checkbook.
  - (b) Compare dollar amount printed on bottom of each check with amount recorded in your checkbook.
  - (c) Compare canceled checks with bank statement to be sure all items are correctly listed. Notify bank immediately of any discrepancy.

**IMPORTANT INFORMATION REGARDING YOUR CHEMRESERVE ACCOUNT BILLING RIGHTS SUMMARY**

**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 on the front of this statement 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:

- \*Your name and account number.
- \*The dollar amount of the suspected error.
- \*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.

**Send Billing Inquires to Address appearing on Front of Statement.**

You do not have to pay any amount 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.

### FINANCE CHARGES AND DAILY PERIODIC RATE

**FINANCE CHARGES.** Finance charges are imposed from the date each loan is posted to your Account. Finance charges are computed on the daily balance of your Account in the following manner:

- 1) The daily balance is the beginning balance of your Account each day in the current billing period, plus any loans or fees charged to your Account that day, less any payments or credits posted to your Account that day.  
The daily balance does not include finance charges.
- 2) The daily balance for each day during the current billing period is multiplied by the daily periodic rate, yielding the finance charge for each such day;
- 3) The finance charges for each day during the current billing period are then added together to determine the total finance charge for the current billing period.

**DAILY PERIODIC RATE.** The daily periodic rate may vary from one billing period to the next.

**IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS TO/FROM YOUR ACCOUNT:**

Telephone Chemical Bank at the phone number listed on the front of your statement or write to Chemical Bank at the address on the front of your 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. The Bank must hear from you no later than 60 days after it sent you the first statement on which the error or problem appeared.

- 1) State 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) State the dollar amount of the suspected error.

The Bank will investigate your complaint and will correct any error promptly. If the Bank takes more than ten business days to do this, your account will be recredited for the amount you think is in error, so that you will have the use of the money during the time it takes the Bank to complete its investigation.