



PO Box 1000
Lake Elmo, MN 55042-1000

RYAN JAY TRESSMAN
ANNEMARIE K TRESSMAN
798 10TH ST NW APT 305
NEW BRIGHTON MN 55112

Last statement: June 22, 2023
This statement: July 22, 2023
Total days in statement period: 30

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(2)

Direct inquiries to:
Your Local Branch or, 800-908-Bank
(2265)

Bremer Bank National Association
372 St Peter St
St Paul MN 55102

Select Banking

Account number	XXXXXX4261	Beginning balance	\$2,418.65
Enclosures	2	Total additions	7,972.80
Low balance	\$1,617.99	Total subtractions	4,982.28
Average balance	\$3,740.27	Ending balance	\$5,409.17
Avg collected balance	\$3,740		

CHECKS

Number	Date	Amount	Number	Date	Amount
	07-03	10.00		07-03	250.00

DEBITS

Date	Description	Subtractions
06-23	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 Audible*N53FN1V33 Amzn.com/ NJ XXXXXXXXXXXX8924 06-22-23 12:00 AM	16.05
06-23	' POS Purchase MERCHANT PURCHASE TERMINAL 05314613 JIMMY JOHNS # 747 - E NEW BRIGH MN XXXXXXXXXXXX8924 06-22-23 12:00 AM	40.51
06-23	' POS Purchase MERCHANT PURCHASE TERMINAL 55316583 AMOCO#2021200SHORE VQPS SHOREVIEW MN XXXXXXXXXXXX8924 06-22-23 12:00 AM	45.61
06-23	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 257 99 83 0622000000TARG ET.COM	13.21
06-23	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 168 37 76 0621000000TARG ET.COM	55.30

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Date	Description	Subtractions
06-23	' ACH Withdrawal REACH FINANCIAL PAYMENT 230623	125.72
06-26	' POS Purchase POS PURCHASE TERMINAL 54627101 KOWALSKI'S MARK MINNEAPOL MN XXXXXXXXXXXX8924 06-25-23 6:54 PM	3.78
06-26	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 TST* Nashville Coo p - BOSTON MN XXXXXXXXXXXX8924 06-23-23 12:00 AM	38.14
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	1.36
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	3.94
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 519 99 19 0624000000TARG ET.COM	15.83
06-26	' ACH Withdrawal VENMO PAYMENT 230626	20.00
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	20.95
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 348 45 54 0623000000TARG ET.COM	52.30
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 639 10 07 0625000000TARG ET.COM	60.26
06-26	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 435 28 26 0623000000TARG ET.COM	81.64
06-27	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530693 TARGET -0693 Brooklyn Park MN	3.58
06-27	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	12.69
06-27	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	69.77
06-28	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	20.52
06-28	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 248 10 61 0627000000TARG ET.COM	42.88

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Date	Description	Subtractions
06-29	' POS Purchase POS PURCHASE TERMINAL 90417501 SPEEDWAY 5667 UNI VERS FRIDLEY MN XXXXXXXXXXXXX8924 06-28-23 11:53 PM	4.19
06-29	' POS Purchase POS PURCHASE TERMINAL 80072701 TRADER JO TRADER J OES SHOREVIEW MN XXXXXXXXXXXXX8924 06-29-23 2:39 PM	105.07
06-29	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	2.19
06-29	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 386 37 16 0628000000TARG ET.COM	85.13
06-30	' POS Purchase MERCHANT PURCHASE TERMINAL 05314613 JIMMY JOHNS # 747 - E NEW BRIGH MN XXXXXXXXXXXXX8924 06-29-23 12:00 AM	29.89
06-30	' POS Purchase MERCHANT PURCHASE TERMINAL 52704873 MARCUS THEATRES CO RPOR MILWAUKEE WI XXXXXXXXXXXXX8924 06-29-23 12:00 AM	44.24
06-30	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 SQ *RENAISSANCE FI REWO Minneapol MN XXXXXXXXXXXXX8924 06-29-23 12:00 AM	59.20
07-03	' POS Purchase POS PURCHASE TERMINAL 64925886 GOOGLE *GOOGLE STO RAGE MOUNTAIN CA XXXXXXXXXXXXX8924 07-01-23 7:49 PM	1.99
07-03	' POS Purchase MERCHANT PURCHASE TERMINAL 52708243 HOLIDAY STATIONS 0 368 ARDEN HIL MN XXXXXXXXXXXXX8924 07-02-23 12:00 AM	6.09
07-03	' POS Purchase MERCHANT PURCHASE TERMINAL 05314613 DUNN BROTHERS COFF EE - ARDEN HIL MN XXXXXXXXXXXXX8924 07-01-23 12:00 AM	7.76
07-03	' POS Purchase MERCHANT PURCHASE TERMINAL 52708243 HOLIDAY STATIONS 0 368 ARDEN HIL MN XXXXXXXXXXXXX8924 07-02-23 12:00 AM	49.13
07-03	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	5.50
07-03	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	7.51
07-03	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	9.17
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530693 TARGET -0693 Brooklyn Park MN	2.56
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 285 29 68 0703000000TARG ET.COM	5.00

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Date	Description	Subtractions
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 314 70 08 0703000000TARG ET.COM	8.75
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	11.38
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 255 40 71 0703000000TARG ET.COM	13.06
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 199 58 19 0702000000TARG ET.COM	32.65
07-05	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	113.37
07-05	' ACH Withdrawal PL*KleinmanRealt WEB PMTS 230705	1,195.00
07-06	' POS Purchase POS PURCHASE TERMINAL 80072701 TRADER JO TRADER J OES SHOREVIEW MN XXXXXXXXXXXX8924 07-06-23 12:41 PM	61.92
07-06	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 STARBUCKS 800-782- 7282 800-782-7 WA XXXXXXXXXXXX8924 07-05-23 12:00 AM	20.00
07-06	' POS Purchase MERCHANT PURCHASE TERMINAL 05314613 JIMMY JOHNS # 747 - E NEW BRIGH MN XXXXXXXXXXXX8924 07-05-23 12:00 AM	45.08
07-06	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530693 TARGET -0693 Brooklyn Park MN	6.48
07-06	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 476 08 59 0705000000TARG ET.COM	8.26
07-06	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 515 03 94 0705000000TARG ET.COM	14.13
07-06	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457532200 TARGET -2200 Fridley MN	59.41
07-06	' ACH Withdrawal AMZ_STORECRD_PMT PAYMENT 230706	183.64
07-07	' POS Purchase POS PURCHASE TERMINAL 34263401 KOWALSKI'S SHOR SHOREVIEW MN XXXXXXXXXXXX8924 07-07-23 1:25 PM	7.45
07-07	' POS Purchase POS PURCHASE TERMINAL 03807160 PHO 400 NEW BRIGH MN XXXXXXXXXXXX8924 07-07-23 5:43 PM	12.64

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Date	Description	Subtractions
07-07	' POS Purchase MERCHANT PURCHASE TERMINAL 55310203 CHIPOTLE ONLINE CHIPOTLE, CA XXXXXXXXXXXXX8924 07-07-23 12:00 AM	13.15
07-07	' POS Purchase MERCHANT PURCHASE TERMINAL 05436843 DOMINO'S 7355 NEW BRIGH MN XXXXXXXXXXXXX8924 07-06-23 12:00 AM	32.35
07-07	' POS Purchase MERCHANT PURCHASE TERMINAL 82711163 ARVIGMW* ARVIG MUL TIWA PERHAM MN XXXXXXXXXXXXX8924 07-06-23 12:00 AM	55.00
07-07	' ACH Withdrawal REACH FINANCIAL PAYMENT 230707	125.72
07-10	' POS Purchase POS PURCHASE TERMINAL 54627101 KOWALSKI'S MARK MINNEAPOL MN XXXXXXXXXXXXX8924 07-08-23 6:56 PM	1.83
07-10	' POS Purchase POS PURCHASE TERMINAL 41977601 CUB FOODS #3022 BROOKLYN MN XXXXXXXXXXXXX8924 07-08-23 11:25 PM	2.15
07-10	' POS Purchase POS PURCHASE TERMINAL 64925886 GOOGLE *CBS MOBILE APP MOUNTAIN CA XXXXXXXXXXXXX8924 07-08-23 2:21 PM	12.84
07-10	' POS Purchase MERCHANT PURCHASE TERMINAL 55429503 SHUTTERFLY, INC. 650610520 CA XXXXXXXXXXXXX8924 07-08-23 12:00 AM	5.01
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	4.25
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	15.75
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	17.92
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	20.87
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 293 52 52 0709000000TARG ET.COM	44.86
07-10	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 252 31 35 0709000000TARG ET.COM	64.12
07-11	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530693 TARGET -0693 Brooklyn Park MN	3.84
07-11	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 311 23 96 0709000000TARG ET.COM	10.00

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Date	Description	Subtractions
07-11	' ACH Withdrawal AMERICAN FAMILY WEBPAYMENT 230711	12.47
07-12	' POS Purchase MERCHANT PURCHASE TERMINAL 82711163 SPARKLE WEB KID AC CT ST. ANTHO MN XXXXXXXXXXXX8924 07-11-23 12:00 AM	52.00
07-12	' POS Purchase MERCHANT PURCHASE TERMINAL 82711163 SPARKLE WEB KID AC CT ST. ANTHO MN XXXXXXXXXXXX8924 07-11-23 12:00 AM	52.00
07-12	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	1.31
07-12	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	3.84
07-13	' POS Purchase POS PURCHASE TERMINAL 80072701 TRADER JO TRADER J OES SHOREVIEW MN XXXXXXXXXXXX8924 07-12-23 8:42 PM	54.31
07-13	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	15.69
07-13	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 013 56 85 0712000000TARG ET.COM	22.12
07-13	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 692 35 58 0712000000TARG ET.COM	29.22
07-13	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 005 92 54 0712000000TARG ET.COM	40.86
07-14	' POS Purchase POS PURCHASE TERMINAL 34263401 KOWALSKI'S SHOR SHOREVIEW MN XXXXXXXXXXXX8924 07-14-23 2:29 PM	16.15
07-14	' POS Purchase MERCHANT PURCHASE TERMINAL 52708243 HOLIDAY STATIONS 0 368 ARDEN HIL MN XXXXXXXXXXXX8924 07-13-23 12:00 AM	40.00
07-14	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	1.87
07-14	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	5.12
07-14	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	15.14
07-14	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	36.69

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Date	Description	Subtractions
07-17	' POS Purchase POS PURCHASE TERMINAL 34263401 KOWALSKI'S SHOR SHOREVIEW MN XXXXXXXXXXXXX8924 07-17-23 9:55 AM	12.39
07-17	' POS Purchase POS PURCHASE TERMINAL 10341501 PETCO 602 ROSEVILLE MN XXXXXXXXXXXXX8924 07-17-23 3:38 PM	26.87
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 55506293 BONCHON EDINA MN XXXXXXXXXXXXX8924 07-15-23 12:00 AM	11.77
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 TST* 5-8 Club - Mi nea Minneapol MN XXXXXXXXXXXXX8924 07-16-23 12:00 AM	22.16
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 55432863 TST* moto-i Minneapol MN XXXXXXXXXXXXX8924 07-15-23 12:00 AM	26.14
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 55310203 CHIPOTLE ONLINE CHIPOTLE. CA XXXXXXXXXXXXX8924 07-15-23 12:00 AM	37.80
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 02305373 PT *HEALTHPARTNERS WEB BLOOMINGT MN XXXXXXXXXXXXX8924 07-15-23 12:00 AM	71.00
07-17	' POS Purchase MERCHANT PURCHASE TERMINAL 02305373 PT *HEALTHPARTNERS WEB BLOOMINGT MN XXXXXXXXXXXXX8924 07-15-23 12:00 AM	136.61
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	4.67
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	5.55
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	10.06
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 454 64 03 0715000000TARG ET.COM	10.09
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 491 64 87 0715000000TARG ET.COM	11.46
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	11.47
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 312 20 69 0714000000TARG ET.COM	11.95
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	21.99

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Date	Description	Subtractions
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	22.88
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 307 38 22 0714000000TARG ET.COM	28.47
07-17	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 422 18 68 0715000000TARG ET.COM	70.58
07-18	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 665 72 42 0717000000TARG ET.COM	6.69
07-19	' POS Purchase MERCHANT PURCHASE TERMINAL 82305093 MINNEAPOLIS INSTIT UTE MINNEAPOL MN XXXXXXXXXXXXX8924 07-18-23 12:00 AM	7.56
07-19	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 000418457530619 TARGET -0619 Shoreview MN	11.85
07-20	' POS Purchase POS PURCHASE TERMINAL 80072701 TRADER JO TRADER J OES SHOREVIEW MN XXXXXXXXXXXXX8924 07-20-23 10:47 AM	21.14
07-20	' POS Purchase POS PURCHASE TERMINAL 80072701 TRADER JO TRADER J OES SHOREVIEW MN XXXXXXXXXXXXX8924 07-20-23 2:46 PM	29.25
07-20	' POS Purchase MERCHANT PURCHASE TERMINAL 55263523 TACO BELL 4039 QPS MOUNDS VI MN XXXXXXXXXXXXX8924 07-18-23 12:00 AM	18.45
07-20	' POS Purchase MERCHANT PURCHASE TERMINAL 52708243 HOLIDAY STATIONS 3 824 NEW BRIGH MN XXXXXXXXXXXXX8924 07-19-23 12:00 AM	52.05
07-21	' POS Purchase MERCHANT PURCHASE TERMINAL 25120103 EXCHANGE FOOD & DR INK NEW BRIGH MN XXXXXXXXXXXXX8924 07-20-23 12:00 AM	17.20
07-21	' POS Purchase MERCHANT PURCHASE TERMINAL 75500393 SOURCE COMICS AND GAME SAINT PAU MN XXXXXXXXXXXXX8924 07-20-23 12:00 AM	21.42
07-21	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 419 46 31 0720000000TARG ET.COM	10.08
07-21	' ACH Withdrawal TARGET DEBIT CRD ACH TRAN 393 02 49 0720000000TARG ET.COM	56.63
07-21	' ACH Withdrawal REACH FINANCIAL PAYMENT 230721	125.72

CREDITS

Date	Description	Additions
06-23	' ACH Deposit TARGET CORPORATI PAYROLL 230623	479.95
06-23	' ACH Deposit METROPOLITAN COU PAYRLL DEP 230623	1,899.63
07-05	' ACH Deposit TARGET DEBIT CRD ACH TRAN 943 72 01 0703 TARG ET.COM	12.80
07-06	' ACH Deposit TARGET DEBIT CRD ACH TRAN 965 26 64 0705 TARG ET.COM	8.75
07-07	' ACH Deposit TARGET CORPORATI PAYROLL 230707	482.32
07-07	' ACH Deposit METROPOLITAN COU PAYRLL DEP 230707	2,211.35
07-17	' POS Refund MERCHANT REFUND TERMINAL 02305373 BCS*SAINT ANTHONY- NEW ST. ANTHO MN XXXXXXXXXXXXX8924 07-13-23 12:00 AM	13.00
07-17	' ACH Deposit VENMO CASHOUT 230717	240.00
07-21	' ACH Deposit TARGET CORPORATI PAYROLL 230721	412.53
07-21	' ACH Deposit METROPOLITAN COU PAYRLL DEP 230721	2,212.47

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
06-22	2,418.65	07-03	3,377.13	07-13	3,578.09
06-23	4,501.83	07-05	2,008.16	07-14	3,463.12
06-26	4,203.63	07-06	1,617.99	07-17	3,162.21
06-27	4,117.59	07-07	4,065.35	07-18	3,155.52
06-28	4,054.19	07-10	3,875.75	07-19	3,136.11
06-29	3,857.61	07-11	3,849.44	07-20	3,015.22
06-30	3,724.28	07-12	3,740.29	07-21	5,409.17

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bremer Bank National Association

BREMER BANK CHECKING/MONEY MARKET WITHDRAWAL

DATE 7-3-23 ID TYPE DL F446916 869014
07032023 1200412001560103851044

PRINTED NAME Ryan Tressman SIGNATURE Ryan Tressman

AMOUNT Ten and 0/100 DOLLARS

ACCOUNT NUMBER 15974261 AMOUNT OF WITHDRAWAL 10.00

1501804151

07/03/2023 \$10.00

BREMER BANK CHECKING/MONEY MARKET WITHDRAWAL

DATE 07/03/2023 ID TYPE Driver F446916 869014
07032023 1200412001560103851044

PRINTED NAME Ryan Tressman SIGNATURE Ryan Tressman

AMOUNT Two hundred and fifty dollars DOLLARS

ACCOUNT NUMBER 15974261 AMOUNT OF WITHDRAWAL 250.00

1501804151

07/03/2023 \$250.00

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

Please examine this statement immediately. Because you are in the best position to discover any problem, you agree to promptly examine your statement and report to us any problem on or related to your statement. We also recommend reviewing your transactions online every few days, including deposits, ATM withdrawals, recurring payments and debit card transactions. If you notice a questionable check or charge amount, contact us to resolve the issue as soon as possible. We will assume everything is correct unless you notify us in writing of any disagreement within 30 calendar days after we mail the statement, email the statement or make the statement available to you online.

FINANCE CHARGE: CREDIT LINE ACCOUNTS

Interest on Notes is computed on a 365/365 simple interest basis; that is, by applying the ratio of the Interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

BILLING RIGHTS SUMMARY: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can call us, but to preserve your rights we will need your information in writing. Please follow the instructions below.

In your letter, provide the following information:

- 1) Your name and account number;
- 2) The dollar amount of the suspected error;
- 3) A description of the error. Explain, if you can, why you believe there is an error. If you need more information, describe the item about which you are unsure.

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 statement that are not in question. While we investigate your question, we cannot report you as delinquent on the disputed amount or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES (including debit card purchases authorized with a signature and are not PIN-based): If you have any issues with the quality of goods or services that you purchased with a credit card, or a debit card utilizing your signature to authorize the transaction, and have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. This protection applies only when the purchase price of goods or services exceeds \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we communicated via mail the property or services, all purchases are protected regardless of amount or location of purchase.

ERROR RESOLUTION NOTICE FOR DEPOSIT ACCOUNTS

If you think your statement or receipt is wrong, if you need more information about a transfer listed on the statement or receipt, or in case of any errors or questions about your electronic transfers, contact us as soon as possible in one of the following ways:

- Call us at 800-908-BANK (2265), or
- Write to us on a separate sheet of paper at the address shown on your statement, or
- Email us in Online Banking (Customer Service > Contact Us)

We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. In your communication, provide the following information:

- 1) Your name and account number (if any);
- 2) The dollar amount of the suspected error;
- 3) A description of the error or transfer. Explain, if you can, why you believe there is an error. If you need more information, describe the item about which you are unsure.

If you tell us orally, we may require that you send us your inquiry in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions: We may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.