## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions About Your Statement

If you think your Statement is wrong, or if you need more information about a transaction on your Statement write us on a separate sheet at the address printed after the words: "SEND INQUIRIES TO," 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 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.

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 or take any action to collect the amount you question.

*Special Rule for Credit Card Purchases*

If you have a problem with the quality of goods or services that you purchased with a credit card, and you 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. You have this protection only when the purchase price was more than $50 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 mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or send your notice of statement error to the address on your Statement of Account which is listed after the words "SEND INQUIRIES TO" 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 you receive the **FIRST** statement on which the error or problem appeared.

(1) Tell us your name and account number.
(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) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will promptly, usually within 10 "business days," correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

### SHARE DRAFT RECONCILEMENT • • • THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR DRAFT ACCOUNT

| DRAFT NUMBER | AMOUNT | DRAFT NUMBER | AMOUNT |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | TOTAL ▶ | | |

| PERIOD ENDING |
|---|
| , 20 |

1. SUBTRACT FROM YOUR DRAFT REGISTER ANY CHARGES LISTED ON THIS DRAFT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, ADD ANY DIVIDEND.

| | | |
|---|---|---|
| 2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE. | | $ |
| 3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE OF THIS STATEMENT | + | $ |
| | + | $ |
| | + | $ |
| | TOTAL (2 PLUS 3) | $ |
| 4. In your Draft Register, check off all drafts paid and, in area provided at left, list numbers and amounts of all unpaid drafts. | | |
| 5. SUBTRACT TOTAL DRAFTS OUTSTANDING | − | $ |
| 6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE | | $ |

IF YOU DO NOT BALANCE

- VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR DRAFT REGISTER.
- COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT AMOUNTS LISTED IN YOUR DRAFT REGISTER.
- COMPARE THE DOLLAR AMOUNT OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR DRAFT REGISTER.