IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS WRITE US AT THE ADDRESS ON THE FRONT OF THIS STATEMENT OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT

We must hear from you no later than 60 days after we send you 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 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.

		CHECKS OUTSTANDING		
THIS IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT		NO.	AMOUNT	THIS IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK.
YOUR BALANCE SHOWN ON THIS STATEMENT	\$			CHECKBOOK BALANCE AT STATEMENT DATE \$
ADD + (IF ANY) DEPOSITS NOT SHOWN DN THIS STATEMENT	\$			SUBTRACT (IF ANY) ACTIVITY CHARGE \$
TOTAL	\$			SUB-TOTAL \$
SUBTRACT - (IF ANY) CHECKS OUTSTANDING	\$			SUBTRACT - (IF ANY) OTHER BANK CHARGES \$
BALANCE	\$			BALANCE \$

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE

SHOULD AGREE WITH YOUR STATEMENT BALANCE

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR STATEMENT

f 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 he address on the front this 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 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 as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.

I you question a charge on your overdraft protection account, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of the bill that are not in question. While we investigate your question, we cannot report you as letinquent or take any action to collect the amount you question. You can telephone us but regulations require a written communication or preserve your rights.

Ve will investigate your complaint and will correct any error promptly.