

INFORMATION FOR CUSTOMERS WITH ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers: Telephone us at the number or write us at the address on the front of the enclosed 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, we must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us 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. 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 recredit your account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

INFORMATION FOR CUSTOMERS WITH OVERDRAFT PROTECTION

“**FINANCE CHARGES**” are computed using the daily balance method; the daily balance is the sum of the unpaid principal balances each day after first subtracting payments and other credits as of the date of crediting, divided by the number of days in the statement period. **FINANCE CHARGES** are not included in computing the daily balance and are therefore not subject to **FINANCE CHARGE**. Payments are applied first to **FINANCE CHARGES** and then to the principal balance.

FINANCE CHARGES are calculated by multiplying the daily balance by the number of days in the statement period and multiplying that product by the daily periodic rates shown on the face of the statement using the balance of tiers indicated.

No **FINANCE CHARGE** will be made if there is no loan balance outstanding, the **FINANCE CHARGE** will begin on the day a loan or advance is processed by the bank and will continue to accrue until all loan balances are paid in full.

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 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 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.