

You can easily
BALANCE YOUR CHECK BOOK
 by doing these things

Fill in Below Amounts from Your BANK STATEMENT and CHECK BOOK

Balance shown on
 BANK STATEMENT\$ _____

Balance shown in
 Your CHECK Book.....\$ _____

Add Deposits
 Not on Statement\$ _____

Add any Deposits Not
 Already Entered in
 Check Book.....\$ _____

Sub Total.....\$ _____

Sub Total\$ _____

Subtract Checks Issued but
 Not on Statement:

Ck # _____ \$ _____

Subtract Service Charges
 and other Bank Charges
 Not in Check Book:

\$ _____

Total..... \$ _____

Total \$ _____

BALANCE..... * \$ _____

BALANCE * \$ _____

* These figures represent the correct amount of money you have in the bank and SHOULD AGREE.
 Please report any differences on your account to the Auditing Department of the bank immediately.

IF YOUR ACCOUNT DOES NOT BALANCE
 CHECK THE FOLLOWING

- | | | |
|--|--|--|
| <input type="checkbox"/> Have you carried the correct balance forward from one check book stub to the next? | <input type="checkbox"/> Are all additions and subtractions correct on your check book stubs? | <input type="checkbox"/> Have you deducted all service charges on your check book stubs? |
| <input type="checkbox"/> Have you entered the amounts correctly on your check book stub for each check you have written? | <input type="checkbox"/> Are the amounts of all your deposits entered on your check book stubs the same as those on the statement? | <input type="checkbox"/> Have you written a counter check which has not been deducted on your check book stub? |

PLEASE EXAMINE IMMEDIATELY AND REPORT IF INCORRECT. If no reply is received within ten (10) days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Write us or telephone us at our address on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (five (5) business days for Visa Debit Card point-of-sale transactions and twenty (20) business days if the transaction involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transaction involved a new account, a point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for Visa Debit Card point-of-sale transactions and twenty (20) business days if the transaction involved a new 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. 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. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the result 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.