

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Billing Act.

Notify Us 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 your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 those items you are not sure 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.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address listed on your statement or telephone us at the telephone number listed on your 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're the FIRST statement on which the error or problem appeared.

When you contact us:

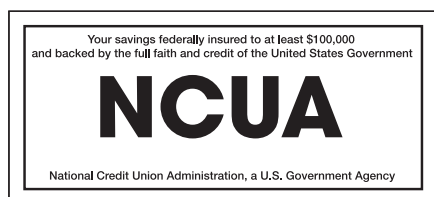
- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

We will investigate your complaint and will correct any error promptly. We will tell you the results of our investigation within 10¹ business days, however we may take up to 45² business days to investigate your complaint or question. If we decide to do this, we will credit your account for the amount you think is in error within 10¹ business days so that you will have 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 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

¹ 20 business days if the notice of error involves an electronic funds transfer to or from an account within 30 days after the first deposit to the account was made.

² 90 days if the notice of error involves an electronic funds transfer that (A) was not initiated within a state; (B) resulted from a point of sale debit card transaction; or (C) occurred within 30 days after the first deposit to the account was made.



We do business in accordance with the
Federal Fair Housing law and The Equal
Opportunity Credit Act.

SHAREDRAFT RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR SHAREDRAFT ACCOUNT

PERIOD ENDING: _____

SUBTRACT from your register any charges listed on this statement not previously deducted from your balance.

ADD to your register any dividends listed on this statement.

ENTER ending sharedraft balance shown on this statement.

\$ _____

ENTER deposits made later than the ending date on this statement.

{ \$ _____
 \$ _____
 \$ _____

SUBTOTAL

\$ _____

CHECK OFF all drafts paid in your register.

LIST below the draft numbers and amounts of all unpaid drafts.

DRAFT NUMBER	AMOUNT

SUBTRACT the total amount of sharedrafts outstanding.

\$ _____

THIS AMOUNT should equal the amount in your sharedraft register.

\$ _____