

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

PERIOD ENDING	
1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS CHECKING STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO, <u>ADD</u> ANY DIVIDEND.	
2. ENTER CHECK BALANCE SHOWN ON THIS STATEMENT HERE	\$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+
	+
	+
TOTAL (2 PLUS 3)	\$
4. IN YOUR CHECK REGISTER CHECK OFF ALL CHECKS PAID AND IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS	
5. SUBTRACT TOTAL CHECKS OUTSTANDING	\$
6. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE	\$

IF YOU DO NOT BALANCE

1. VERIFY ADDITIONS AND SUBTRACTIONS - ABOVE AND IN YOUR CHECK REGISTER.
2. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER.
3. COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER.

HOW TO COMPUTE THE FINANCE CHARGE ON OPEN-END LOANS: The unpaid principal balance for each day is multiplied by the daily periodic rate to determine the FINANCE CHARGE for that day. The sum of these daily charges is the FINANCE CHARGE I will pay. The unpaid principal balance is that balance which is in my account at the close of business after all transactions, including payments and new borrowings, have been entered. FINANCE CHARGES will be imposed from the date of disbursement. There is no free period.

Credit Life and Credit Disability Insurance Certificate holders, under Open-End Credit Accounts reported on this statement, are required by California law to be advised of the following: THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.

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

NOTIFY US 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 listed 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 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:

- 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.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Write us at the address shown on the front of this statement, or telephone us at the telephone number shown 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 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.
- (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 ten (10) business days to do this (or within twenty (20) business days, in the case of a claim made within 30 calendar days after an account is opened), 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.

