

Checkbook balance On Statement date	
<b>1.</b> Add interest credited and other deposits made but not yet entered in your checkbook.	
Subtotal	
<b>2.</b> Subtract service charge and other deductions not previously entered in your checkbook balance.	
Subtotal	
<b>A Adjusted checkbook balance</b>	

Statement ending balance	
<b>3.</b> Add deposits made but not shown on this statement.	
Subtotal	

<b>4.</b> List and subtract checks issued and withdrawals made but not shown on this statement	Check No.	Amount
Subtotal		
<b>B Adjusted statement balance</b>		

## To Help Balance Your Checkbook

Your checkbook is in balance if line A agrees with line B.

### If your adjusted checkbook and bank statement balances do not agree:

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

### Electronic Transfers – Error Resolution Notice

Telephone or write us at the location on the front of 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 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 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 re-credit 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.

\*Failure to notify us within 60 days may result in loss of your funds.

### Line of Credit Inquiries

If you think your bill is wrong or if you need information about a transaction on your bill, write us at the address on the front of your statement 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 appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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. You have 16 days to stop or reverse payment on any amount which is automatically deducted and believed to be in error.