

## ERROR RESOLUTION NOTICE

### HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form below.
5. The final "balance" in the form below should agree with your check register balance. If it does not, read "**HINTS FOR FINDING DIFFERENCES**" below.

### HINTS FOR FINDING DIFFERENCES

- Recheck all additions and subtractions or corrections.
- Verify the carryover balance from page to page in your check register.
- Make sure you have subtracted the service of miscellaneous charge(s) from your check register balance.

**FOR INFORMATION OR HELP ON ELECTRONIC TRANSACTIONS  
CALL THE TELEPHONE NUMBERS ON THE FRONT OF THIS  
STATEMENT**

|                                                                     |                                                    |                |    |
|---------------------------------------------------------------------|----------------------------------------------------|----------------|----|
| <b>NEW BALANCE</b>                                                  |                                                    | \$             |    |
| <i>TRANSFER AMOUNT FROM OTHER SIDE</i>                              |                                                    |                |    |
| <b>ADD</b>                                                          | DEPOSITS MADE<br>SINCE ENDING DATE<br>ON STATEMENT |                |    |
| <b>SUB TOTAL</b>                                                    |                                                    | \$             |    |
| <b>CHECKS NOT LISTED ON THIS<br/>OR PRIOR STATEMENTS</b>            |                                                    |                |    |
| NUMBER                                                              | AMOUNT                                             |                |    |
|                                                                     |                                                    |                |    |
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|                                                                     |                                                    |                |    |
| <b>TOTAL CHECKS<br/>NOT LISTED</b>                                  |                                                    | →              |    |
| <b>SUBTRACT TOTAL CHECKS<br/>NOT LISTED FROM<br/>SUBTOTAL ABOVE</b> |                                                    | <b>BALANCE</b> | \$ |

*THIS SHOULD AGREE WITH YOUR REGISTER BALANCE*

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS  
(FOR CONSUMER ACCOUNTS ONLY)**

Telephone us or write us at the telephone number or address on the reverse side 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 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 (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) to do this, we will recredit your account in 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.

**DISCLOSURE TO CHECKMATE OVERDRAFT PROTECTION, HOME EQUITY LINE  
OF CREDIT, AND PERSONAL SECURITY LINE CUSTOMERS**

**BILLING RIGHTS SUMMARY**

*What To Do If You Think You Find A Mistake On Your Statement*

If you think there is an error on your statement, write to us at the address shown on your statement.

In your letter, give us the following information:

- *Account Information:* Your name and account number
- *Dollar Amount:* The dollar amount of the suspected error
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights If You Are Dissatisfied With Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address shown on your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**HOW FINANCE CHARGES ARE COMPUTED FOR  
HOME EQUITY LINE OF CREDIT CUSTOMERS**

We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

**HOW FINANCE CHARGES ARE COMPUTED FOR CHECKMATE OVERDRAFT  
PROTECTION AND PERSONAL SECURITY LINE CUSTOMERS**

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.