

BEFORE YOU START: Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, dividend additions, credit advances, transfers, payments, service charges, etc.)

THEN: Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement. In the area below, list any deposits made since the date of the last entry on this statement.

OUTSTANDING CHECKS, FEES OR OTHER DEDUCTIONS			
CHECK NO.	AMOUNT		
TOTAL (ENTER LINE 4)			

LIST OF DEPOSITS MADE SINCE DATE OF LAST ENTRY ON THIS STATEMENT			
DATE	AMOUNT		
TOTAL (ENTER LINE 2)			

- | | |
|--|----------|
| 1. ENTER Ending Balance from front of statement | \$ _____ |
| 2. ADD deposits made since end of statement period
(Total from below) | _____ |
| 3. Total (1&2) | \$ _____ |
| 4. SUBTRACT outstanding checks (total from left) | _____ |
| 5. BALANCE should equal the balance now shown in
your checkbook | \$ _____ |

IF YOUR ACCOUNT DOES NOT BALANCE, check the items below:

1. Are the amounts of all the deposits you have entered in your checkbook the same as those shown on this statement?
2. Are there any drafts shown on this statement that are not listed in your checkbook?
3. Is the amount of each draft correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. Are there any dividends shown on this statement that are not entered in your checkbook?

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call as soon as you can if you think your statement receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 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 you believe it is an error or why you need more information.
- (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 business days.

We will determine whether an error occurred within **10 business days** after we hear from you and will correct any error promptly. If we need more time, however, we may take up to **45 days** to investigate your complaint or questions. If we decide to do this, we will credit your account within **10 business days** 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 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three 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 we used in our investigation.