THIS UNIVERSAL STATEMENT IS DESIGNED TO BE USED FOR A VARIETY OF ACCOUNTS. INFORMATION HAS BEEN PROVIDED TO AID IN BALANCING YOUR CHECKING ACCOUNT. INFORMATION IS ALSO PROVIDED PERTAINING TO ELECTRONIC TRANSFERS, OVERDRAFT CHECKING AND LINES OF CREDIT, AND **BILLING QUESTIONS.**

HOW TO BALANCE YOUR ACCOUNT COUNT RECONCILEMENT PRINCIPLES ARE FAIRLY SIMPLE. IT IS NECESS FIND ITEMS IN YOUR CHECKBOOK WHICH THE BANK HAS NOT YET PRO ID THOSE ON THE BANK STATEMENT BUT NOT YET IN YOUR CHECKBOOK UR CHECKBOOK BALANCE ADD OR SUBTRACT THE OUTSTANDING BANK ATEMENT ITEMS, AND TO THE STATEMENT BALANCE ADD OR SUBTRACT JTSTANDING CHECKBOOK ITEMS. THE TWO TOTALS SHOULD AGREE. 1. SORT CHECKS AND DEPOSITS INTO NUMBER OR DATE ORDER.	CESSED, SUB-TOTAL SUB-TOTAL
 MARK OFF (/) EACH ITEM AGAINST YOUR CHECKBOOK. THOSE NO MARKED WILL BE OUTSTANDING ITEMS. ALSO NOTE ANY BANK OR OTHER CHARGES, OR AUTOMATIC DEPOSITS ON THE STATEMENT, N YOUR CHECKBOOK. 	STEEKING. AMOUNT STEEKING. AMOUNT
CHECKBOOK BALANCE ADD ANY DEPOSITS INCLUDING AUTOMATIC DEPOSITS NOT YET ENTERED IN YOUR CHECKBOOK. (BE SURE TO ENTER THEM)	
SUB-TOTAL SUBTRACT SERVICE CHARGE HERE AND IN YOUR CHECKBOOK IF SAVINGS TRANSFER ACCOUNT, ADD SAVINGS INTEREST SUBTRACT ANY AUTOMATIC LOAN PAYMENTS OR OTHER AUTOMATIC CHARGES NOT YET ENTERED IN YOUR CHECKBOOK (BE SURE TO SUBTRACT FROM CHECKBOOK)	SUBTRACT TOTAL
ADJUSTED CHECKBOOK BALANCE	ADJUSTED STATEMENT BALANCE
ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE	ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the phone number and address on the front of this 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 send you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).

(1) leil us your name and account number (ir any).

(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 10 days to do this, (5 days if error involves an off-line point-of-sale debit transaction), 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. the time it takes us to complete our investigation

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

A. Finance Charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits, (and unpaid finance charges). This gives us the daily balance.

The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments, and (3) adding total advances (including, if applicable, Credit Life Premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges

C. Payments

The minimum periodic payment shown on the front of this statement:

(1) will, in the case of OVERDRAFT CHECKING ACCOUNTS, be automatically deducted from

your checking account at the end of each billing cycle, normally thirty (30) days.

(2) must, in the case of LINE OF CREDIT ACCOUNTS, be delivered or mailed with the coupon section of this statement and check, money order or cash to the bank of account. Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

D. The periodic rate on your line of credit may vary.

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 shown on your bill as soon as possible. We must hear from you no later than 60 days after we send 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 suspected error.

 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.