

Please examine your statement immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (FOR CONSUMERS ONLY)

Telephone or write us at the telephone number or address located 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 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 believe it 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 business days (5 business days for Visa® -branded Debit Card point-of-sale transactions processed by Visa) to do this, we will 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.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address listed on the top left portion of this statement. Your letter must be sent to this address. In your letter, give us the following information:

- (1) *Account information:* Your name and account number.
- (2) *Dollar amount:* The dollar amount of the suspected error.
- (3) *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:

- (1) We cannot try to collect the amount in question or report you as delinquent on that amount.
- (2) 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.
- (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- (4) We can apply any unpaid amount against your credit limit.

REQUESTS FOR INFORMATION

If you have a question or would like to request information on your loan account, write to us at the address listed on the top left portion of this statement. Your request must be sent to this address. In your letter, give us the following information:

- (1) Borrower(s) name
- (2) Loan account number
- (3) Explanation of information requested

HOW INTEREST CHARGES ARE CALCULATED

Interest charges begin to accrue immediately when we make an advance to you. **INTEREST CHARGES** will be computed as follows: To calculate the interest charge for each day in a billing cycle, a daily periodic rate is multiplied by the daily balance of your loan account balance each day. Then add up the daily interest charges to figure the total interest charge for that billing cycle. To calculate the daily balance, take your loan account balance at the beginning of each day, and add any new advances, and subtract any payments or credits that apply to debt repayment, and any unpaid interest charges, fees, and charges. This gives you the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Line of Credit Account loan balance at any time or make voluntary additional payments. Payments shall be applied, first to any unpaid **INTEREST CHARGES**, and second to the principal loan balance outstanding on your Line of Credit Account loan. Periodic statements may be sent to you at the end of each billing cycle showing your Line of Credit Account loan transactions.

Send payments to the address shown on the front of the bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

NOTIFICATION OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.