THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS O NOT CHARGED			ASE BE SURE YOU HAVE ENTERED IN C TRANSACTIONS SHOWN ON THE FR
Ю.	\$	YOUR STATEMENT.	TRANSACTIONS SHOWN ON THE FRO
		YOU SHOULD HAVE ADDED IF ANY OCCURRED:	YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:
		1. Loan advances	1. Automatic loan payments
		2. Credit memos	2. Automatic savings transfers
		3. Other automatic deposits	3. Service charges
		4. Interest paid	4. Debit memos
	+		Other automatic deductions and payments
		BALANCE SHOW ON THIS STATEMEN	VN VT \$
		ADD	
		DEPOSITS NOT SHOW	'N
		ON THIS STATEMENT (IF AN	Y) \$
			Beside Sp. * * * Each deposition insure
			the plat faith and and write of the Control Co
		TOTAL	\$
		SUBTRACT –	
		WITHDRAWAI	LS FOULL HOUSING
		OUTSTANDIN	IG \$EQUAL HOUSING
		DALANCE	
		BALANCE	\$
	+	SHOULD AGREE WITH YOUR	REGISTER BALANCE
		AFTER DEDUCTING SERVICE	
	\perp	SHOWN ON THIS STATEMENT	
TOTAL	\$ -	1	

PLEASE EXAMINE IMMEDIATELY AND REPORT IF INCORRECT. IF NO REPLY IS RECEIVED WITHIN 60 DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT.

CONSUMERS ONLY: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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 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 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.

YOUR INSTANT CREDIT ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Instant Credit account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Instant Credit accounts. The following information thus applies only to loans made to you under your Instant Credit accounts.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR INSTANT CREDIT ACCOUNT

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 located on the front of this bill 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 or problem 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 money 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.

To figure the finance charge on your account, we will multiple the daily balance of your instant credit account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total finance charge for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances or charges and subtract any payments and credits.

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

Send payments and inquiries to address shown on front of bill.

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