

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT		
NO.	\$	PLEASE BE SURE YOU HAVE ENTERED IN YOUR CHECKBOOK ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.
		YOU SHOULD HAVE ADDED IF ANY OCCURRED: 1. Loan Advances 2. Credit Memos 3. Other Automatic Deposits 4. Debit Memos 5. Other Automatic Deductions and Payments
		BANK BALANCE SHOWN ON THIS STATEMENT \$
		ADD +
		DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) \$
		<u> </u>
		TOTAL \$
		SUBTRACT-
		CHECKS OUTSTANDING \$
		BALANCE \$
тот	AL \$	SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT

ERROR RESOLUTION ON AUTOMATIC TRANSACTIONS

In Case of Errors or Questions About Your Automatic Transactions

Telephone us at the telephone number or write us at the address on the statement as soon as you can, if you think your statement or 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 10 business days.

We will tell you the results of our investigation 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 question. If we decide to do this, we will recredit 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

For determining the availability of your deposits and interest accrual on loan payments, everyday is a business day except Saturdays, Sundays and federal holidays. If you make a transaction before 4:00 p.m on a business day that we are open, we will consider that day to be the day of your transaction. However, if you make a transaction after 4:00 p.m. or on a day we are not open, we will consider that the transaction was made on the next business day we are open.

AVERAGE DAILY BALANCE

Average daily balance is computed by adding the account balances outstanding on each day of the statement period and dividing by the number of days in the statement period. The account balances are determined by beginning with the previous balance, subtracting any unpaid FINANCE CHARGE, and calculating each succeeding day's balance by adding advances and subtracting payments.

DAILY BALANCE (for all Home Equity Lines of Credit)

We figure a portion of 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 payments or credits. This gives us the daily balance.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information on your bill, write us on a separate sheet at the address shown on your bill which is listed after the words "Send Inquiries To:" 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 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.

THANK YOU FOR BANKING WITH CNB BANK & TRUST, N.A.