THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING-
NOT CHARGED TO ACCOUNT

No.	$	
Total	$	

BEFORE YOU START-

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER 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. Interest paid.
5. Telebanking transfers.

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service changes.
4. Debit memos.
5. Other automatic deductions and payments.
6. Telebanking transfers.

BALANCE SHOWN ON THIS STATEMENT $_____

ADD +

DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) $_____

_____

_____

TOTAL $_____

SUBTRACT -

WITHDRAWALS OUTSTANDING $ _____

BALANCE $_____

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine 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

Telephone or write us at the telephone number or address located on our website 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 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 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 OPEN DOOR EQUITY AND/OR OVERDRAFT PROTECTION LOAN 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 Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Open Door Equity and/or Overdraft Protection Loan 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 Open Door Equity and/or Overdraft Protection Loan Accounts. The following information thus applies only to loans made to you under your Open Door Equity and/or Overdraft Protection Loan Account line of credit. Please see above for errors or questions about your Overdraft Protection Loan Account when the error or question is incident to an electronic transfer.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR OPEN DOOR EQUITY AND/OR OVERDRAFT PROTECTION LOAN

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 our website 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.

We calculate the **FINANCE CHARGE** by applying the Daily Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add new advances and subtract any payments or credits posted to the account. This gives us the daily balance. Then we add all the daily balances and divide by the number of days in the billing period. This gives us your average daily balance. We will then multiply your average daily balance by the Daily Periodic Rate, this gives us the Daily Interest Amount. We will then multiply the Daily Interest Amount by the number of days in the billing period. The daily periodic rate may vary on your Open Door Equity Loan Account.

The minimum periodic payment required is shown on your bill. You may pay off your Open Door Equity and/or Overdraft Protection Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Open Door Equity and/or Overdraft Protection Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Open Door Equity and/or Overdraft Protection Loan Account loan transactions.

Send payments and inquiries to address on our website.

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