

INFORMATION FOR CUSTOMERS WITH OVERDRAFT PROTECTION

FINANCE CHARGES ARE COMPUTED USING THE DAILY BALANCE METHOD. THE DAILY BALANCE IS THE SUM OF THE UNPAID PRINCIPAL BALANCES EACH DAY AFTER FIRST SUBTRACTING PAYMENTS AND OTHER CREDITS AS OF THE DATE CREDITING. **FINANCE CHARGES** ARE NOT INCLUDED IN COMPUTING THE DAILY BALANCE ARE THEREFORE NOT SUBJECT TO **FINANCE CHARGE**. PAYMENTS ARE APPLIED FIRST TO **FINANCE CHARGES** AND THEN TO THE PRINCIPAL BALANCE.

FINANCE CHARGES ARE CALCULATED BY MULTIPLYING THE DAILY BALANCE BY THE NUMBER OF DAYS IN THE STATEMENT PERIOD AND MULTIPLYING THAT PRODUCT BY THE DAILY PERIODIC RATES SHOWN ON THE FACE OF THE STATEMENT USING THE BALANCE TIERS INDICATED.

NO FINANCE CHARGE WILL BE MADE IF THERE IS NO LOAN BALANCE OUTSTANDING. THE FINANCE CHARGE WILL BEGIN ON THE DAY A LOAN OR ADVANCE IS PROCESSED BY BANK AND WILL CONTINUE TO ACCRUE UNTIL ALL LOAN BALANCES ARE PAID IN FULL.

BILLING RIGHTS SUMMARY

In Case of Errors or Question 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 the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement 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 the 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 questions 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 action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of purchase.)

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT
 IT IS ESSENTIAL THAT THE BALANCE SHOWN ON YOUR RECORDS AGREE WITH OURS.
 THE RECONCILIATIONS OF THIS STATEMENT WITH YOUR RECORDS IS ESSENTIAL.
 ANY ERROR OR EXCEPTION SHOULD BE REPORTED IMMEDIATELY.

MONTH _____ 20____

④ CHECKS OR WITHDRAWALS
 OUTSTANDING-NOT CHARGED TO ACCOUNT

CHECK #	AMOUNT	CHECK #	AMOUNT
	\$		\$
		TOTAL	\$

① BE SURE TO ADJUST YOUR ACCOUNT REGISTER BALANCE TO REFLECT ANY SERVICE CHARGE OR INTEREST SHOWN ON THIS STATEMENT

② BALANCE SHOWN ON THIS STATEMENT

\$ _____

③ ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT

\$ _____

\$ _____

⑤ SUBTRACT . CHECKS OR WITHDRAWALS OUTSTANDING

\$ _____

⑥ BALANCE

\$ _____

BALANCE SHOULD AGREE WITH ACCOUNT REGISTER BALANCE

***IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

If you believe there is an error on your statement or receipt, or if you need more information about a transfer, telephone us at 800-280-8280 or 812-424-0921. 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
- (2) Describe the error and transfer you are unsure about and explain as clearly as you can why you believe there is an error on 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 believe is in error so you will have use of the money during the time it takes us to complete our investigation.

*Applicable only for consumer accounts.