

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

NOTICE:

PLEASE EXAMINE YOUR STATEMENT AT ONCE, IF THERE ARE NO ERRORSO NYOUR CHECKING ACCOUNT STATEMENT REPORTED IN 14 DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT. IF YOU WISH TO INQUIRE ABOUT AN ACCOUNT ERROR, PLEASE DIRECT YOUR INQUIRY OR INTERFACT HE BOOKKEEPING DEPARTMENT AT THE TELEPHONE NUMBER SHOWN ON THE FRONT SIDE OF THIS FORM. DIRECT YOUR NOT

DRAFTS OUTSTANDING - NOT CHARGED TO ACCOUNT NUMBER OR DATE AMOUNT \$ BALANCE SHOWN ON THIS STATEMENT ADD + DEPOSITS NOT CREDITED IN THIS STATEMENT TOTAL SUBTRACT-DRAFTS OUTSTANDING \$ BALANCE

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR CASH ADVANCE BILLING

SHOULD AGREE WITH YOUR NOW BOOK BAL-ANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the main office 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 by doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- 2. The dollar amount of the suspected error.

TOTAL

\$

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 statement 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.

SEND INQUIRIES TO THE MAIN BANK OFFICE ADDRESS SHOWN ON THE FRONT SIDE. REPORT ANY DIFFERENCES WITHIN 14 DAYS. ANY QUESTIONS, PLEASE CALL THE BANK AT 815 235-0800

CHECKING ACCOUNT RECONCILIATION

NOTICE: If you wish to inquire about your account error, please direct your inquiry or no inquiries to the bank should be addressed to the address listed on reverse side.

In Case of Errors or Questions About Your Electronic Transfers

Telephore our Bookkeeping Dept. at (815) 235-0800 or write us at, ATTN: Bookkeeping Dept. 223 W. Stephenson, Freeport, IL. 61032 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 problem or error appeared.

- (1) Tell us your name and account number.
- (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.
- (c) Less the dollar amount of the suspected error. If you fell us orally, we may require that you send us the 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 are to expect the complete our investigation. If we ask, you to put your complaint or duestion in writing and we do receive it within 10 business days, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account writing and we do 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 the 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.