### RECONCILEMENT OF ACCOUNT

#### CHECKS OUTSTANDING

CHECK NUMBER	AMOUNT
	1
	1
	1
	1
	····
	1
	<u> </u>
TOTAL CHECKS OUTSTANDING	1

If your checks are prenumbered, the check number appears on the statement in numeric order. Mark off your register the paid checks shown on the statement. (If you number your own checks, you should sort the checks numerically and mark off the paid checks off your register.) Then list the check number and amount of those checks still outstanding in the space provided at the left.

BANK BALANCE SHOWN ON THIS STATEMENT	\$
ADD DEPOSITS NOT LISTED ON THIS STATEMENT, IF ANY	\$
	\$
	\$
TOTAL	\$
SUBTRACT * TOTAL CHECKS OUTSTANDING	\$
BALANCE	\$
Should agree with your checkbook	

drafts, automatic transfers to savings, ATM/POS withdrawals, and the

service charge shown on this statement.

When this symbol (\*) appears on the front side, it refers to previously numbered checks that have not been posted on this statement.

# **ELECTRONIC FUNDS TRANSFER NOTICE**

In Case of Errors or Questions About Your Electronic Transfers
PLEASE CONTACT US AT THE TELEPHONE NUMBER OR THE ADDRESS
LISTED ON THE FRONT OF THIS STATEMENT

Please notify us immediately 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 recredit 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.

### REVOLVING CREDIT

# IMPORTANT INFORMATION:

Finance charges will begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "principal balance" of your loan account each day.

To figure the "principal balance" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, (if any).) Then we add the new loans made that day. The final figure is the "principal balance".

# IN CASE OF ERRORS OR QUESTIONS 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) as soon as possible at:

TRUSTBANK™ P.O. Box 158 Olney, IL 62450-0158 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:

- 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 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.