BALANCING YOUR ACCOUNT

Check off in the register of your checkbook each of the checks paid by the bank.

MONTH _____

CHECKS OUTSTANDING-NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL		

BANK BALANCE SHOWN ON THIS STATEMENT $ _____

ADD +

DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) $ _____

_____

_____

TOTAL $ _____

SUBTRACT –

CHECKS OUTSTANDING $ _____

BALANCE AS PER CHECKBOOK $ _____

SUBTRACT SERVICE CHARGE LISTED ON STATEMENT $ _____

ADD INTEREST $ _____

NEW CHECKBOOK **BALANCE** $ _____ Ⓐ

BALANCE $ _____ Ⓑ

THE ABOVE RESULTS SHOULD AGREE. IF THEY DO NOT, PLEASE CONTACT OUR ACCOUNT SERVICES DEPARTMENT.

YOUR CHECKBOOK IS IN BALANCE IF LINE A AGREES WITH LINE B

If your adjusted checkbook and bank statement do not agree:

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

IN CASE OF IRREGULARITIES IDENTIFIED ON THIS STATEMENT

All statements of Account shall be deemed correct and all items listed thereon shall be deemed properly charged to the Account unless Bank receives notice to the contrary in writing from Depositor within 31 days after the statement is mailed to Depositor, except that notice of unauthorized endorsements shall be deemed timely given if received by Bank immediately after discovery by Depositor whichever first occurs.

HOW FINANCE CHARGE (IF ANY) IS CALCULATED

The FINANCE CHARGE shown on the front of this statement is computed by multiplying each of the Daily Balances subject to FINANCE CHARGE by the Applicable Daily Periodic Rate. The sum of these products is the FINANCE CHARGE.

To get the Daily Balance used to determine FINANCE CHARGES, the bank takes the Personal Line of Credit beginning balance each day, adds any new loans (advances), and subtracts any payments or credits. This gives the bank the Daily Balance.

The finance charge is not included in the new balance, but is collected out of each minimum payment charged to your account on each cycle closing date and, to the extent collected, is shown on the front of this statement as "FINANCE CHARGE". The total of all uncollected finance charges and insurance premiums is shown on the front of this statement as "UNPAID CHARGES".

Payments received by this bank at the address on the front of this statement before 2:00 p.m. of any banking business day will be credited to your account on that day. Payments received at any other location may result in a delay in crediting your account, which could result in an increase in the amount of interest you must pay.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL LINE OF CREDIT (This is a Summary of Your Billing Rights)

If you think your statement is wrong, or you need more information about a transaction on your statement, write us at the address 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: 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. If you have authorized us to pay your minimum monthly payment automatically by charging your deposit account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS

Call or write us at the address below if you need more information about an electronic transfer or if you think your statement or receipt is wrong. Instructions on how to contact us are provided below.

We must hear from you no later than sixty days after we send you the FIRST statement in which the problem or error appeared.

1. Tell us your name and account number
2. Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is in error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally or send a message through the message center in Exchange OnLine, we may request that you send your complaint in print with your signature within 10 business days. General e-mail should never be used to communicate account infomation.

We will determine whether an error occurred within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five days to investigate the complaint or question. If we decide to do this, we will credit your account within ten business days (five business days for a VISA CheckCard point of sale transaction) 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 ten business days we may not credit your account.

The ten day periods in the proceeding paragraph may be extended to twenty business days if the error involves a transfer to or from the account within thirty days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within thirty days after the first deposit to the account was made, the forty-five day time period to investigate your complaint or question will be ninety days.

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

If you would like to confirm that an automatic deposit to your account has been made, you may do so by calling the telephone number listed on this statement during normal business hours.

National Exchange Bank & Trust
PO Box 988 Fond du Lac, WI 54936-0988
www.nebat.com
877-921-7700

MEMBER FDIC

EQUAL OPPORTUNITY LENDER

bank@nebat.com