BALANCING YOUR ACCOUNT

Check off in the register of your checkbook each of the transactions indicated on your statement.

MONTH:_____

Outstanding Withdrawals
(not yet appearing on statements)

Date	Payee/Check #	$
	TOTAL	

REGISTER INFORMATION

Balance as per Register	$	_____
Subtract Service Charge Listed on Statement	- $	_____
Add Interest	+ $	_____
Revised Register Balance	**$**	**_____ (A)**

STATEMENT INFORMATION

Bank Balance Shown on this Statement $ _____

Add (+)

Deposits Not Credited on this Statement (if any)

$ _____

$ _____

$ _____

Total + $ _____

Subtract (-)

Outstanding Withdrawals - $ _____

Revised Statement Balance $ _____ (B)

The above results should agree. If they do not, please review your statement and register again and contact us if you are unable to resolve the issue.

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 withdrawal and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding withdrawals 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.

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

If you think there is an error on your statement, write to us at the address listed on the front of this statement.

In your letter, give us the following information: 1) Your name and account number. 2) The dollar amount of the suspected error. 3) If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors any you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: 1) We cannot try to collect the amount in question, or report you as delinquent on that amount. 2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. 3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance. 4) We can apply an unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, telephone us at 1-877-921-7700 or write us at PO Box 988, Fond du Lac, WI 54936-0988, 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 a 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.

Provide us with the following information: 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. 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 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 the use of the money during the time it takes us to complete our investigation.

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