

Home Equity Line of Credit (HELOC) Account Loan Billing Notice Disclosure

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us 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 at the address shown on the front of this billing statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appears. 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 what you believe is wrong and explain why you believe there is an error. If you need more information, describe the item you are unsure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, and while we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report delinquent on that amount.
- We can continue to bill you for the amount you question, including finance charges.
- We can apply any unpaid amount against your credit limit.
- You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the part of your bill that are not in question.
- If we find that we made a mistake on your bill you will not have to pay any finance charges related to any questioned amount.
- If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount.
- If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Balance Subject to Finance Charge

We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance," we take the beginning balance of your account each day, add any new advances, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

Summary of Rights

This is a summary of your rights. A full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you upon your request and in response to a billing error notice.

Send payments and inquiries to the address listed on the front of this billing statement.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Lost or Stolen Checks

Report the loss or theft of any checks issued for this account immediately. Call the telephone number on the front of this statement.