City Bank & Trust Co.
P.O. Box 288, Crete, NE 68333
(402) 826-2144 • (800) 811-9001

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

BEFORE YOU START –
PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

1. Loan advances
2. Credit memos
3. Other automatic deposits
4. Interest paid

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments
2. Automatic savings transfers
3. Service charges
4. Debit memos
5. Other automatic deductions and payments

BALANCE SHOWN ON THIS STATEMENT $_____

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT (*IF ANY*) $_____

_____

TOTAL $_____

SUBTRACT –

WITHDRAWALS OUTSTANDING $_____

BALANCE $_____

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within **sixty (60)** days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address located at the top of this form 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 receipt. We must hear from you no later than sixty (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 on 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.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days (twenty (20) business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account, a point-of-sale transaction, or was initiated outside the U.S.A. and Puerto Rico) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made.

If we determine there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

YOUR CHECKING PLUS ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

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 both upon request and in response to a billing error notice.

Your Checking Plus Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Checking Plus Accounts. The following information thus applies only to loans made to you under your Checking Plus Account line of credit.

***The following section is for Consumer Checking Plus and* Consumer *Home Equity Lines of* Credit**

What To Do if You Think You Find A Mistake On Your Statement

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

In your letter give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount: The* dollar amount of the suspected error.
- *Description of Problem:* 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 and you may have to pay the amount in question. 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 you as delinquent on that amount.
- 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.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

We figure a portion of the **FINANCE CHARGE** on your Checking Plus Account or Home Equity Line of Credit (HELOC) by applying the daily periodic rate(s) to the "Daily Balance" of your account for 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 payments or credits and unpaid **FINANCE CHARGES**. This gives us the daily balance.

The minimum periodic payment required is shown on your checking plus statement under payment information. You may pay off your Checking Plus Account or HELOC loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES,** and second to the principal loan balance outstanding in your Checking Plus Account or HELOC. Periodic statements may be sent to you at the end of each billing cycle showing your Checking Plus Account or HELOC loan transactions.

Send payments and inquiries to the address shown at the top of this form.