

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING-NOT
CHARGED TO YOUR ACCOUNT

No.	\$	
TOTAL	\$	

BANK BALANCE SHOWN ON THIS STATEMENT \$ _____

ADD

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

TOTAL \$ _____

SUBTRACT -

CHECKS OUTSTANDING \$ _____

BALANCE \$ _____

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

<u>Fulton</u>	<u>Mokane</u>
573.642.3322	573.676.5711
<u>Columbia</u>	<u>Ashland</u>
573.447.1771	573.657.0849
800.446.BANK (2265)	
Callaway Bank On-Call	888.642.6060
	Local 573.592.6363
Callaway Bank OnLine	CallawayBank.com

SEND INQUIRES TO: The Callaway Bank PO Box 10 Fulton, MO 65621

CALL US AT: 573.642.3322

EMAIL: customercare@callawaybank.com

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us 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 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- 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 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.

HOME EQUITY LINE OF CREDIT BILLING RIGHTS SUMMARY

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 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 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.

HOME EQUITY LINE OF CREDIT 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 each 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 any new loans made that day. The final figure is the “principal balance”.

DEMAND DEPOSIT LOAN ACCOUNT, EVERGREEN, AND SIGNATURE LINE OF CREDIT BILLING RIGHTS SUMMARY

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 or call and 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.

DEMAND DEPOSIT LOAN AND EVERGREEN INTEREST CHARGE is computed on the outstanding balance each day by application of the daily periodic rate. The minimum periodic payment required is shown on the front of this statement and will be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days. You may pay off your Demand Deposit Loan Account 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 Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account Loan Transactions.

SIGNATURE LINE OF CREDIT INTEREST CHARGE each day equals the daily periodic rate multiplied by the daily beginning balance each day, adding any new advances, and subtracting any payments and credits.