

Statement Disclosure

STATEMENT

Please examine your statement immediately for accuracy. If we do not hear from you in 30 days, your account will be considered correct.

RECONCILING YOUR STATEMENT

Please be sure you have entered in your register all automatic transactions shown on the front of this statement.

ADD IN:

- Loan Advances
- Credit memos
- Direct Deposits
- Electronic Transfers in
- Other automatic deposits

SUBTRACT OUT:

- Automatic loan payments
- Automatic savings transfers
- Service Charges
- Debit Memos
- Other automatic deductions

For help with balancing your statement, [click here](#) to use our Checkbook Calculator tool.

IN CASE OF QUESTIONS OR ERRORS ON ELECTRONIC TRANSFERS

Consumer Accounts Only

Telephone us at (608) 798-3961 or write to us at 1205 Main Street, Cross Plains, WI 53528 if you think your statement is incorrect or you need additional information about a transfer listed on this statement. We must hear from you no later than 60 days after we send you the first statement on which the error or problem occurred.

1. Tell us your name and account number
2. Tell us the date and dollar amount of the suspected error

Describe the error or transfer that is in question. Explain as clearly as you can why we may require that you send us your complaint or question in writing within 10 business days from the date of first notification. We will share the results of the investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we need that additional time, we will recredit your account within 10 business days for the amount you think is in error, so that you will have use of those funds during the time it takes to complete the

investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation and adjust your account. Copies of the documents we used in our investigation are available upon request.

YOUR DEMAND DEPOSIT LOAN ACCOUNT BILLING RIGHTS AND INFORMATION ARE OUTLINED BELOW

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: State Bank of Cross Plains, 1205 Main Street, Cross Plains, WI 53528. 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.

Your Demand Deposit Loan Account is operated in conjunction with your Demand Deposit Checking 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 Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Loan Account Line of Credit.

The **INTEREST CHARGE** is computed on the principal balance each day by application of the daily periodic rate. To get the daily balances, we take the beginning principal balance of your account each day, add new advances and subtract any payments or credits. Please contact us with any questions or concerns at the telephone number or address located on the front of this statement.

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 the each billing cycle normally thirty (30) days. You may pay off your Demand Deposit Loan Account loan balances at any time, or make any voluntary additional

payments. Payments shall be applied, first to any unpaid **INTEREST 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 Account Loan transactions.

Send payments and inquiries to the address shown on the front of bill.

NOTE: Payments received after the close of business shall be deemed received on the following business day.