

HOW TO BALANCE YOUR ACCOUNTS

Using the column marked (✓) in your account register, mark off all deposits and withdrawals which appear on the front of this statement. For your convenience, all checks are listed in numerical order, and all other transactions are listed by date. Remember to enter in your account register any deposits, checks, credits or charges, and interest earned which you have not yet recorded. Remember ATM/Debit Card transactions, telephone transfers and automatic payments. If you are having trouble balancing your account, please re-check your addition and subtraction. If you request, we will assist you in balancing your account. There may be a charge for our time spent in assisting you.

You must notify us promptly of any alterations or unauthorized signature.

PLEASE TELL US IF YOU HAVE CHANGED YOUR ADDRESS

CHECKING ACCOUNT

- 1. Enter Balance this Statement. \$ _____
- 2. Add any deposits not shown on this statement. + _____
- + _____
- + _____
- 3. List any checks or withdrawals not appearing on this statement. **SUBTOTAL ▶** _____

Check Number (and Withdrawals)	\$ Amount

- Total Checks and Withdrawals** _____ - _____
- 4. Subtract the total amount of withdrawals from the subtotal to obtain your current **Checking account balance.** ▶\$ _____

SAVINGS ACCOUNT

- 1. Enter your Savings Ending Balance this Statement. \$ _____
- 2. Add any deposits not shown on this statement. + _____
- + _____
- + _____
- 3. List any withdrawals or telephone transfers not appearing on this statement. **SUBTOTAL ▶** _____

Withdrawals	\$ Amount

- Total Withdrawals** _____ - _____
- 4. Subtract the total amount of withdrawals from the subtotal to obtain your current **Savings account balance.** ▶\$ _____

NOTE: Be certain to add to your register any interest or loan advances, and subtract from your register any miscellaneous charges (service charges, NSF charges, check print charges, etc.) or loan payments applied in the current statement period.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (815) 338-2300 to find out whether or not the deposit has been made.

CONSUMER ERROR RESOLUTION NOTICE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
If you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt, telephone or write us at the number or address shown on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.