

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone or write us at the phone number or address printed on the reverse side of this statement 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 send you the FIRST statement on which the error or problem appears.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-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.

**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT**

If you think there is an error on your statement, write us at: First State Bank & Trust, P.O. Box 219, Tonganoxie, KS 66086.

In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) 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:

- 1) We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 2) 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.
- 3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- 4) We can apply any unpaid amount against your credit limit.

**REVOLVING CREDIT ACCOUNT**

Daily finance charge imposed on advances based on "Daily Balance" (DB) method. Daily beginning balance of account + new advances and fees – payments or credits and unpaid finance charges = daily balance. Total daily balances for billing cycle divided by number of days in the cycle = "DB."

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT**

CHECKS OUTSTANDING NOT  
CHARGED TO ACCOUNT

NO.	\$	
<b>TOTAL</b>	<b>\$</b>	

BANK BALANCE SHOWN  
ON THIS STATEMENT      \$ \_\_\_\_\_

**ADD +**

DEPOSITS NOT CREDITED  
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 FOR PREVIOUS MONTH.

Please examine immediately and report if incorrect. If no reply is received within 10 days the account will be considered correct.