

THESE DISCLOSURES DO NOT APPLY TO CERTIFICATE OF DEPOSITS OR ESCROW STATEMENTS

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CONTACT INFORMATION:

PLEASE NOTIFY US OF ANY CHANGE OF ADDRESS OR IF ANY DISCREPANCY EXISTS BETWEEN THE BANK'S AND YOUR RECORDS. WRITE OR CALL:

EXCHANGE BANK
1204 ALLEN DRIVE
PO BOX 5793
GRAND ISLAND NE 68802
(308) 382-2900

THE FOLLOWING SECTIONS APPLY TO CONSUMER ACCOUNTS ONLY:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Contact us in one of the methods listed above 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 the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number, (2) 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, and (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 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 HAVE A LINE OF CREDIT AND YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT:

If you think there is an error on your statement, write to us using the Contact address above. In your letter, give us the following information: (1) Account information: Your name and account number, (2) Dollar amount: The dollar amount of the suspected error, and (3) 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 [or electronically]. 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.

HOW YOUR LINE OF CREDIT INTEREST CHARGES ARE COMPUTED

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases or advances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

CHECKS OUTSTANDING-NOT CHARGED TO 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 FOR PREVIOUS MONTH.