

BILLING RIGHTS SUMMARY
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT
(UNLESS OTHERWISE NOTED, AN * OR " IDENTIFIES AN OPEN END LOAN)

If you think there is an error on your statement, you must notify us in writing as soon as possible, using the address information on the front of your statement. We must hear from you no later than 60 days after the error first appeared on your statement. 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.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and why you believe it is a mistake.

While we investigate whether or not there has been an error, the following is true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The amount 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. (Loans other than home equity loans)
- While you do not have to pay the amount in question, you are responsible for the remainder of the balance.
- We can apply any unpaid amount against your credit limit. (Loans other than home equity loans)

THE FINANCE IS CALCULATED ON OPEN END LOANS BY APPLYING THE DAILY PERIODIC RATE TO THE UNPAID PRINCIPAL BALANCE FOR THE ACTUAL NUMBER OF DAYS SUCH BALANCE REMAINS OUTSTANDING. TO GET THE UNPAID PRINCIPAL BALANCE WE TAKE THE BEGINNING BALANCE OF YOUR ACCOUNT EACH DAY, ADD ANY NEW ADVANCES, AND SUBTRACT ANY PAYMENTS OR CREDITS. THIS GIVES US THE UNPAID PRINCIPAL BALANCE FOR THAT DAY. THE FINANCE CHARGES ARE COLLECTED AT THE TIME OF A PAYMENT.

THE ANNUAL PERCENTAGE RATE (APR) IS SHOWN IN THE LOAN DESCRIPTION ARE FOR EACH LOAN FOLLOWED BY THE RATE TYPE. TYPES OF "ADJUST" OR "VARIABLE" INDICATE THAT THIS LOAN'S APR CAN CHANGE. THE DAILY PERIODIC RATE IS CALCULATED BY DIVIDING THE APR BY 360 OR 365 AS NOTED IN YOUR DISCLOSURES

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the phone number or address 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 sent you the FIRST statement on which the error or problem appeared.

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 it 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 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.

The disclosures on this page only apply to consumer accounts.