Change of Address:

(Effective Date)

(Name)

(Address 1 Street)

(Address 2 Street) (City and State) (Zip Code)

(Area Code) (Telephone)

(Signature) (Date)

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

Send your inquiry in writing on a separate sheet to the address shown on this bill so that we receive it within 60 days after the bill was mailed to you. Your written inquiry must include:

1. **Your name and account number;**
2. **A description of the error and why (to the extent you can explain) you believe it is an error; and**
3. **The dollar amount of the suspected error.**

If you have authorized us to automatically pay your bill from your checking or savings account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that we receive it three business days before the automatic payment is scheduled to occur.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During that same time we may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

OTHER INFORMATION REGARDING YOUR LOAN ACCOUNT

ADVANCES AND PAYMENTS

The FINANCE CHARGE is computed on advances from the date of each advance, which may be different from the date of your check or other document requesting the advance. Payments by you will be applied first to the billed FINANCE CHARGE and then to your Principal Balance. To be credited on the date of receipt, your payments must be made to us at the address printed on the front of this statement and must be received by us not later than 2:00 P.M. on that day. Payments received after that hour may not be credited until the next business day, and payments made at other locations may also result in a delay in crediting your account.

FINANCE CHARGE

The amount of the FINANCE CHARGE can be computed by multiplying the Daily Periodic Rate by the number of days in the billing cycle and by your Average Daily Balance, subject to the minimum monthly FINANCE CHARGE if such a charge is indicated on the front of this statement. The Daily Periodic Rate is 1/365th of the ANNUAL PERCENTAGE RATE printed on the front of this statement. If two ANNUAL PERCENTAGE RATES are shown on the front of this statement, the calculations must be made with respect to the range of balances to which each such rate applies. The Average Daily Balance does not include FINANCE CHARGE, either current or as carried over in the Previous Balance from a prior statement period. Although the FINANCE CHARGE accrues and is owing daily, it is billed monthly and appears on the front of this statement as of the closing date of the statement period. The Average Daily Balance can be determined by adding together the balances in your Account for each day of the billing period and by dividing the result by the number of days in such period. If your account is a Home Equity Line of Credit, your account has a variable rate and the periodic rate applied to your account may vary. If your account is an Overdraft Protection Line of Credit, your account has a fixed rate.

LOAN PAYOFF

Your loan balance (Total New Balance plus accrued FINANCE CHARGE) may be paid-in-full (assuming no advance is made after the closing date on this statement) by remitting:

a. the Total New Balance as shown on this statement, plus

b. the accrued FINANCE CHARGE on the Principal Balance from the closing date of this statement period to the date of actual payoff.

In the event you remit only the Total New Balance, the accrued FINANCE CHARGE mentioned in item (b) above will appear on your next monthly statement.

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