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PROVISIONS FOR CONSUMER ACCOUNTS

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 800-280-1074 or

Write us at PO Box 299, Prairie du Chien, WI 53821

Contact us, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on a 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 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 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.

IF YOU HAVE A READY RESERVE OR AN OPEN-END HOME EQUITY CREDIT (HELOC)

We figure the interest charge (Ready Reserve) and a portion of the finance charge (HELOC) on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your account each day, add any new loans or advances and subtract any payments or credits. This gives us the “daily balance”.

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 PO Box 299, Prairie du Chien, WI 53821

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.
- (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. 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:

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

RECONCILIATION

CHECKS OUTSTANDING			
#	Amount	STATEMENT BALANCE	
		Add Deposits Not Credited +	
		TOTAL	
		Subtract Checks Outstanding -	
		ADJUSTED BALANCE SHOULD	
TOTAL		AGREE WITH CHECK REGISTER	