



ELECTRONIC STATEMENTS AND NOTICES DISCLOSURES

REVOLVING LOAN ACCOUNT – REG. Z

The FINANCE CHARGE is computed on the average daily balance method, including current transactions. We figure the finance 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 advances, and subtract any payments or credits and unpaid finance charges. 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.”

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT - REG. Z

If you think there is an error on your statement, write to us at the address shown on the front of this statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS – REG. E

In case of errors or questions about Your Electronic Transfers, telephone or write us using the contact information on the front 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 (20 business days on a new account if the suspected error occurred within 30 days after the first deposit) 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 we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

TIME CERTIFICATE OF DEPOSIT

RENEWAL ADVICE DISCLOSURE

INTEREST:

Your interest rate and annual percentage yield (APY) will not change for the term of your deposit. Interest will begin to accrue on the business day you deposit non-cash items (for example, checks). Interest will accrue daily, compound and credit monthly or quarterly. The Annual Percentage Yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

BALANCE INFORMATION:

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500 in the account each day to obtain the disclosed annual percentage yield.

TRANSACTION LIMITATIONS:

You must deposit \$500 to open this account. You may not make additional deposits into your Time Certificate of Deposit account. You may not make withdrawals from your account until the maturity date.

TIME ACCOUNT INFORMATION:

If you withdraw any of the principal before the maturity date, there may be an early withdrawal penalty. Effective August 1, 2004, Certificates with a term between 90 – 364 days, may be imposed a penalty of 90 days interest, depending on the maturity date selected at the time of account opening. On Certificates with a term between 12 – 60 months, a penalty of 180 days interest may be imposed, depending on the maturity date selected at the time of account opening. This account will automatically renew. You will have ten days after the maturity date to withdraw funds without penalty.

¹ Effective October 1, 2002, Time Certificates with terms longer than one year, interest will accrue daily, compound and credit quarterly.