

Important Loan Disclosures - Please Read

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at Tradition Capital Bank, 7601 France Ave. S., Suite 140, Edina, MN 55435.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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.

BALANCE COMPUTATION

We figure the interest charge 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 advances, and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

BALANCE COMPUTATION (HOME EQUITY LINES OF CREDIT)

We figure the finance charge 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 advances, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

PAYMENTS

The minimum periodic payment required is shown on the front of this statement. Payments shall be applied, first to any unpaid interest charges, and second, to the principal loan balance outstanding on your account. You may pay off your account balance at any time, or make voluntary additional payments. Periodic statements may be sent to you at the end of each billing cycle showing your transactions.

Send payments and inquires to the address shown on the front of this statement. Payments received after the close of business shall be deemed received on the following business day for the purposes of crediting your account. Business days are Monday through Friday, excluding Federal holidays.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.tradition.bank or we will mail you a free copy upon request if you call us at 952-806-6600.