

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

WITHDRAWALS OUTSTANDING – NOT CHARGED TO ACCOUNT

NO.	\$	
TOTAL	\$	

BEFORE YOU START –

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF ANY OCCURRED:

1. Loan advances
2. Credit memos
3. Other automatic deposits
4. Interest paid

YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED:

1. Automatic loan payments
2. Automatic savings transfers
3. Service charges
4. Debit memos
5. Other automatic deductions and payments

BALANCE SHOWN ON THIS STATEMENT \$ _____

ADD +
DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) \$ _____

TOTAL \$ _____

SUBTRACT–
WITHDRAWALS OUTSTANDING \$ _____

BALANCE \$ _____

SHOULD AGREE WITH YOUR REGISTER BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (CONSUMER TRANSACTIONS ONLY)

Telephone or write us at the telephone number or address located 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 of 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 recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

YOUR OVERDRAFT PROTECTION LINE SUMMARY OF RIGHTS IS OUTLINED BELOW

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.

Your Overdraft Protection Line is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Account and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with the Overdraft Protection Line. The following information thus applies only to loans made to you under your Overdraft Protection Line.

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.

We figure the interest charge on your Overdraft Protection Line by applying the periodic rate to the "daily balance" of your account for 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 payments or credits and unpaid interest. This gives us the daily balance.

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

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or service(s).)
- You must have used your credit card for the purchases. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address listed on your statement. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At the point, if we think you owe an amount and you do not pay we may report you as delinquent.

Send payments and inquiries to address shown on front of bill.

NOTE: Payment received after close of business shall be deemed received on the following business day for purposes of crediting your account.