HOW TO BALANCE YOUR ACCOUNT

Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
Mark (X) your register after each check listed on front of statement.
An * next to the number on the front of the statement indicates an item has not been presented to us for payment.
Check off deposits shown on the statement against those shown in your check register. Add any interest amount credited to your account.
Complete the form at right.

RangeBank

Each depositor insured to at least $250,000 — Backed by the full faith and credit of the United States government — FDIC — Federal Deposit Insurance Corporation - www.fdic.gov

EQUAL HOUSING LENDER

CLOSING BALANCE AMOUNT FROM OTHER SIDE	
ADD: DEPOSITS MADE: SINCE ENDING DATE ON STATEMENT	
SUB TOTAL	$
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS	

NO.	AMOUNT
	$

TOTAL CHECKS NOT LISTED	$
SUBTRACT TOTAL CHECK NOT LISTED FROM SUB-TOTAL ABOVE **BALANCE**	

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed above, as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. Your account is considered a new account for the first thirty days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

BILLING RIGHTS SUMMARY

If you think there is an error on your statement:

Write us at:

100 North Front Street
Marquette, MI 49855

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 statement, 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 the 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.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please send inquiries to the address listed on the front of this statement.

REVOLVING LOAN ACCOUNT DISCLOSURE

Your 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) and multiplying the number of days in the billing cycle. 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".

PAYMENT INFORMATION

Immediate credit will be given for payments mailed or delivered to the address listed on the front of this statement during the institutions' full service hours before processing cut-off. Payments received on weekends and holidays will be credited the next business day.