FOR YOUR CONVENIENCE USE THIS FORM TO BALANCE YOUR BANK STATEMENT
Check off all the debits in your register paid by the bank.

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 item 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.

4. Complete the form at right.

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 CHECKS NOT LISTED FROM SUB- TOTAL ABOVE			$
BALANCE			$

This should agree with your check register balance

DIRECT ALL INQUIRES TO:

RangeBank

P.O. Box 668
Negaunee, Michigan 49866-0668
OR CALL:
Phone: (906) 475-8076 or (906) 475-4151
Business Days: Monday through Friday
Excluding Federal Holidays

Each depositor insured to at least $100,000 FDIC

Equal Housing LENDER

LOAN ACCOUNT INFORMATION - REPAYMENT SCHEDULE

Monthly payments of 5% of the unpaid balance with a minimum of $15.00.

Plus any annual fee, any unpaid portion of prior minimum payments, and any amount by which the New Balance exceeds the Maximum Credit Line.

IMPORTANT FINANCE INFORMATION

The FINANCE CHARGE shown on the front of this statement is computed by multiplying each of the Average Daily Balances subject to FINANCE CHARGE by the Number of days in the Statement Period and then by the Applicable Daily Periodic Rates shown. The sum of these products is the FINANCE CHARGE.

To get the Average Daily Balance used to determine FINANCE CHARGES, the bank takes the Line-O-Credit Account's beginning balance each day, adds any new loans (advances), and subtracts any payments or credits, and any late payment fees due or membership fees due. This gives the bank the daily balance. Then, the bank adds up all the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. This gives the bank the Average Daily 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, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. 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.