

## YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This statement is a permanent record of your account. Income tax information appears at the end of the statement.

Each loan marked \* is an open-end loan.

THE FINANCE CHARGE IS CALCULATED ON OPEN END LOANS BY APPLYING THE DAILY PERIODIC RATE TO THE UNPAID PRINCIPAL BALANCE FOR THE ACTUAL NUMBER OF DAYS SUCH BALANCE REMAINS OUTSTANDING. TO GET THE UNPAID PRINCIPAL BALANCE WE TAKE THE BEGINNING BALANCE OF YOUR ACCOUNT EACH DAY, ADD ANY NEW ADVANCES, AND SUBTRACT ANY PAYMENTS OR CREDITS. THIS GIVES US THE UNPAID PRINCIPAL BALANCE FOR THAT DAY. THE FINANCE CHARGES ARE COLLECTED AT THE TIME OF A PAYMENT.

THE ANNUAL PERCENTAGE RATE (APR) IS SHOWN IN THE LOAN DESCRIPTION AREA FOR EACH LOAN FOLLOWED BY THE RATE TYPE. TYPES OF "ADJUSTABLE" OR "VARIABLE" INDICATE THAT THIS LOAN'S APR CAN CHANGE. THE DAILY PERIODIC RATE IS CALCULATED BY DIVIDING THE APR BY 360 OR 365 AS NOTED IN YOUR DISCLOSURES.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT MARKED WITH AN \***

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on the **Contact Us** page as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone or write us at the phone number or address shown on the **Contact Us** page 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.

- Tell us your name and account number, if any.
- Describe the error or 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.
- 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 credit your account for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation.