Other Than Home-Equity Plans

What To Do If You Think You Find A Mistake On Your Statement

(UNLESS OTHERWISE NOTED, AN * OR ** IDENTIFIES AN OPEN END LOAN)

If you think there is an error on your statement, write to us at the address on the front of the first page of this statement. 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 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.

Home-Equity Plans BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 bill 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.

Important Information Regarding the Computation of your Consumer Loan Balance and Finance Charges: 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 "Adjust" 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.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS

In Case of Errors or Questions About Your Electronic Transfers Call or write us at the phone number or address listed on the front of the first page 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 on 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 it 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 (10 calendar days in MA) to do this, we will credit your 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.

You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.

		OUTSTANDING SHARE DRAFTS		
Ending Balance Shown on this statement	$ _____	NUMBER	AMOUNT	
Add deposits not Credited to this Statement (if any)	$ _____			
Total	$ _____			
Subtract Total Outstanding Drafts	$ _____			
Balance Should agree with draft-register balance after deducting service charge or other charges not in your draft register (if any).	$ _____			
		TOTAL		