

CLEAR

Mark in your checkbook all additions and subtractions reported in your checking account statement.

1 Write in the ending balance shown on this statement. \$

2 List all deposits and other additions (such as transfers) not shown on this statement and add this total to the ending balance.

Total	+\$0.00
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3 List all withdrawals and other subtractions (such as outstanding checks and banking card transactions) not shown on this statement. Then subtract this total from the ending balance.

[illegible]

Total	-\$0.00
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4 After you figure in all the additions and subtractions, this amount should match the current balance in your checkbook.

=\$0.00

Billing Rights Summary In Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown on your statement 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 amounts on 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 FUND TRANSFERS

Telephone us at (812) 829-4811

On

Write us at Owen County State Bank

PO Box 151

Spencer, IN 47460

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 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.

READY RESERVE CREDIT LINE

This loan is an automatic credit to the checking account in multiples of \$100, or the unused portion of the maximum credit available hereunder if less than \$100, at any time the checks drawn against the checking account (or other charges to said checking account) are in excess of the balance of the said checking account. Monthly payments of \$10 or 10% of the balance due, or whichever is greater, will be automatically deducted from the checking account on the regular service charge date for the checking account. Prepayment of said loan in full or in part may be made at any time without penalty. For additional information please reference Ready Reserve Credit Line Agreement.

Disclosures Regarding Electronic Credit Transactions

Provisional Payment

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry:

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you or receipt of an ACH item. We will continue to notify you of receipt of payments in the periodic statement we provide to you.