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**IMPORTANT**

Please examine this statement immediately. We will assume that the balances it shows are correct unless you notify us of any disagreement within 60 days.

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***Balance  
Subject to  
Interest Rate/  
Finance  
Charge***

If this statement includes billing information regarding a personal line of credit, the finance/interest charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances. To get daily balances, we take the beginning balance of your account each day, add any new loans or charges and subtract any payments or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance/interest charges to get your total finance/interest charge. If there is only one (1) daily periodic rate during the statement period, the finance/interest charge may also be verified by multiplying the average daily balance by the number of days in the statement period and multiplying the result by the applicable daily periodic rate. Payments received during regular banking hours at our office will be credited on the same banking day. Payments received after regular banking hours will be credited on the next banking day.

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***What  
To Do  
If you  
Think  
You Find  
A Mistake  
On Your  
Statement  
For  
Consumer  
Lines  
Of  
Credit***

If you think there is an error on your statement, write to us at:

Choice Bank  
PO Box 2762  
Oshkosh, WI 54903

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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, at 920-230-1300, 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.
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***In Case of  
Error or  
Questions  
About  
Electronic  
Transfers***

Please telephone us at 920-230-1300 or write us at P.O. Box 2762, Oshkosh WI 54903 as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on this statement or on a receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. 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.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and 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.

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MEMBER  
FDIC