Review your accounts more frequently using Choice Bank's Online & Mobile Banking Products!

It all starts at www.choice.bank

- Self-Enroll for Online Banking
- Add convenience by downloading our Mobile Banking App
- Deposit Checks using your Mobile Phone
- View and receive statements electronically
- Use Bill Pay to pay bills, or Popmoney® to pay friends
- Manage and protect your Debit Card transactions
- And much more!

How Finance Charge (if any) is Calculated

If this statement includes billing information regarding a personal line of credit, the finance 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 charges to get your total finance charge. If there is only one (1) daily periodic rate during the statement period, the finance 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.

HOW TO BALANCE YOUR ACCOUNTS

Using the column marked (✓) in your checking or savings registers, check off all deposits and withdrawals that appear on this statement. For your convenience all transactions are listed by date, and the checks are listed again in numerical order. Remember to enter in your checking or savings registers any deposits, withdrawals, interest and credits or charges that you have not yet recorded.

1. Enter your Balance This Statement amount $ _____

2. Add any deposits, interest or ATM Card deposits not shown on this statement + _____

3. List any checks, withdrawals or ATM DEBIT card withdrawals not appearing on this statement. **SUBTOTAL** ▸ _____

Checks & Withdrawals	Amount
Total Withdrawals	_____

4. Subtract the total amount of withdrawals from the subtotal to obtain your current account balance. ▸ _____

Rev Dec 2017

FOR CONSUMER ACCOUNTS ONLY

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, or to ascertain whether preauthorized transfers have occurred, call or write us at the telephone number or address listed below, 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 (5 business days for VISA *CheckCard* point-of-sale transactions and 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 (5 business days for VISA *CheckCard* point-of-sale transactions and 20 business days if the transfer involved a new 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. 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 30 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 three 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.

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Direct inquiries to:

Choice Bank
P.O. Box 2762
Oshkosh, WI 54903
920-230-1300

EQUAL HOUSING LENDER
Member FDIC