ANYTIME BANKER: 285-1818 or outside of this calling area: 1-800-364-5938

108 East Adams St. P.O. Box 538 Pittsfield, IL 62363 North Side Square 217-285-5585

25 E. Cherry St. Winchester, II 62694 217-742-9505

Illinois 106 Walnut St. Hull, IL 62343 217-432-8311

133 N. Main P.O. Box 300 Whitehall, IL 62092 217-374-2200

712 West County Rd. Jerseyville, IL 62052 618-498-2299

Motor Bank West 905 W. Washington Pittsfield, IL 62363

#### Checks Outstanding

# CHECKBOOK RECONCILIATION DATE OR NUMBER AMOUNT Enter BALANCE THIS STATEMENT Add RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT) Total Subtract CHECKS OUTSTANDING Balance SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS TOTAL PLEASE REFER ANY DISCREPANCIES WITHIN 30 DAYS

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

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In Case of Errors or Questions About Your Electronic Transfers - telephone us at 217-285-5585, or write us at the address 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.

- Tell us your name and account number (if any).
- 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.
- 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 (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 (20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new

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.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR NON-ELECTRONIC TRANSACTIONS

Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, we must hear it from you no later than 30 days after the statement was made available to you. For more complete details, see the account rules and regulations that govern your account.

### **CHECK 21 DISCLOSURE**

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have the rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch at one of the numbers above to request a Check 21 disclosure.



