ACCOUNT RECONCILIATION FORM

PLEASE EXAMINE AT ONCE. IF NO ERROR IS REPORTED IN 10 DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT. ALL ITEMS ARE CREDITED SUBJECT TO FINAL PAYMENT.

ITEMS OUTSTANDING-NOT CHARGED TO ACCOUNT	MONTH————————————————————————————————————) – .
	A. BANK BALANCE SHOWN ON THIS STATEMENT \$	· · -
	B. ADD + DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY) \$	
	C. ADD LINE A TO LINE B	
	D. ITEMS OUTSTANDING	
	E. SUBTRACT LINE D FROM LINE C BALANCE \$	=

ERROR RESOLUTION NOTICE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS

TELEPHONE US AT 800.843.4947

OR WRITE US AT: SPRINGS VALLEY BANK & TRUST COMPANY

P.O. BOX 830 1500 MAIN STREET JASPER, IN 47546

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 AMOUNT OF THE SUSPECTED ERROR.

IF YOU TELL US VERBALLY, WE MAY REQUIRE THAT YOU SUBMIT YOUR COMPLAINT OR QUESTION IN WRITING WITHIN 10 BUSINESS DAYS.

WE WILL DETERMINE WHETHER AN ERROR OCCURRED WITHIN 10 BUSINESS DAYS (5 BUSINESS DAYS IF THE TRANSFER INVOLVED A POINT-OF-SALE TRANSACTION 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 IF THE TRANSFER INVOLVED A POINT-OF-SALE TRANSACTION AND 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 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 THE ACCOUNT IS OPENED.

WE WILL REPORT THE RESULTS WITHIN 3 BUSINESS DAYS AFTER COMPLETING OUR INVESTIGATION. IF WE DETERMINE THAT THERE WAS NO ERROR, A WRITTEN EXPLANATION WILL BE SENT TO YOU.

YOU MAY REQUEST COPIES OF THE DOCUMENTS THAT WE USED IN OUR INVESTIGATION.

★ ★ ★ PREAUTHORIZED DEPOSITS ★ ★ ★

IF YOU HAVE ARRANGED TO HAVE DIRECT DEPOSITS MADE TO YOUR ACCOUNT AT LEAST ONCE EVERY 60 DAYS FROM THE SAME COMPANY OR PERSON, YOU CAN CALL US AT 800.843.4947 TO FIND OUT WHETHER OR NOT THE DEPOSIT HAS BEEN MADE.