

-ACCOUNT RECONCILIATION-

THIS FORM IS PROVIDED TO HELP YOU VERIFY YOUR ACCOUNT BALANCE WITH THIS STATEMENT

PLEASE PROMPTLY REPORT ANY ERRORS

WITHDRAWALS/CHECKS OUTSTANDING		
NUMBER	AMOUNT	
TOTAL OUTSTANDING		→ CARRY OVER

HOW TO BALANCE YOUR ACCOUNT

1. Be sure you have added to your register any automatic deposits and interest shown on this statement.
2. Subtract from your register any service, automatic or miscellaneous charges shown on this statement.
3. Mark (✓) on your register all items shown on the statement against those listed on your register. At the same time, verify the accuracy of the amounts shown.
4. Include in your register and subtract from your balance any items shown on this statement not already listed in your register.
5. List in the area to the left the amounts of items shown on your register, not listed on this or previous statements.
6. Follow instructions below to balance.

BALANCING HINTS

If you cannot balance, do the following:

1. Recheck the addition of the items outstanding.
2. Recheck all additions and subtractions in your register.
3. Make sure you have deposits to your register balance.

Contact us if you still cannot balance this statement.

NOTE: Immediately notify us of any account name, address, or signing authority change.

7.	ENTER FINAL BALANCE AS PER STATEMENT	
8.	<u>ADD</u>	
	ANY DEPOSITS NOT CREDITED	
9.	TOTAL	
10.	<u>SUBTRACT</u>	
	ITEMS OUTSTANDING	
11.	BALANCE SHOULD AGREE WITH YOUR REGISTER	

ERROR RESOLUTION FOR CONSUMER ACCOUNTS

In case of errors or questions about your electronic transfer, call us at (641) 423-1600 or 1-800-423-1602 or write us at First Citizens Bank, 2601 Fourth Street SW, Mason City, IA 50402-1708 or at fcb@myfcb.bank 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 send 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.

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 question or complaint 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 transaction 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. Business Days: Monday, Tuesday, Wednesday, Thursday, Friday (Holidays not included).

YOUR BILLING RIGHTS – FOR CONSUMER OPEN-END LOAN ACCOUNTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at First Citizens Bank, 2601 Fourth Street SW, Mason City, IA 50402-1708 Attn: Error Resolution. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also contact us on the Web at fcb@myfcb.bank. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: Your name, account number and 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 not sure about.

If you have authorized us to pay your monthly payment automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.