The Antwerp Exchange Bank Company
305 S. Main St. • P.O. Box 727

## Antwerp. Ohio 45813 <br> (419) 258-5351

HOW FINANCE CHARGES ARE COMPUTED: Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "average daily balance" of your account for the billing cycle. We then multiply that figure by the number of days in the billing cycle. The average daily balance is computed as follows: First, we take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."
VARIABLE RATE: The annual percentage rate may change. Any such increase or decrease in the annual percentage rate will only take effect on the 10 th day of the month following notification. The corresponding change in the daily periodic rate of finance charge will then apply to the "average daily balance" of your loan account for the billing cycle in which such increase or decrease in the annual percentage rate occurs. An increase will result in an increase in the finance charge and it may have the effect of increasing your periodic minimum payment. A decrease will have the opposite effect of an increase disciosed above.

The FINANCE CHARGE on Cash Advances for each billing cycle will be computed by applying a Periodic Rate equal to $1 / 12$ of the ANNUAL PERCENTAGE RATE in effect for such billing cycle on the respective Average Daily Balances for Cash Advances. The ANNUAL PERCENTAGE RATE and the Periodic Rate may increase if the Index Increases. If the ANNUAL PERCENTAGE RATE and the Periodic Rate increase, the FINANCE CHARGE and the minimum payment amount may increase. Each change in the ANNUAL PERCENTAGE RATE and the Periodic Rate will apply to any balance outstanding on the effective date of such change as well as to future Cash Advances.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

SEND YOUR INQUIRY IN WRITING TO THE ABOVE ADDRESS ON A SEPARATE SHEET AS SOON AS POSSIBLE. WE MUST HEAR FROM YOU NO LATER THAN SIXTY (60) DAYS AFTER WE SENT YOU THE FIRST BILL ON WHICH THE ERROR OR PROBLEM APPEARED. YOU MAY TELEPHONE US, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS.

IN YOUR LETTER, GIVE US THE FOLLOWING INFORMATION:

1. YOUR NAME AND ACCOUNT NUMBER.
2. THE DOLLAR AMOUNT OF THE SUSPECTED ERROR.
3. 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 UNSURE ABOUT.
YOU REMAIN OBLIGATED TO PAY THE PARTS OF YOUR BILL NOT IN DISPUTE, BUT YOU DO NOT HAVE TO PAY ANY AMOUNT IN DISPUTE DURING THE TIME WE ARE INVESTIGATING YOUR QUESTION. WHILE WE INVESTIGATE, WE CANNOT REPORT YOU AS DELINQUENT OR TAKE ANY ACTION TO COLLECT THE AMOUNT YOU QUESTION.

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


 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.
 will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED DEPOSITS
If you are the recipient of preauthorized deposits, you may contact us at the telephone number shown above during normal business hours to confirm receipt of your deposit.
THIS FORM IS PROVIDED TO HELP YOU BALANCE
checks outstanding not YOUR BANK STATEMENT
CHARGED TO ACCOUNT

| No. | $\$$ |  |
| :--- | :--- | :--- |
|  |  |  |
|  | BANK BALANCE SHOWN |  |

ON THIS STATEMENT

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY)
\$ $\qquad$
$\qquad$
$\$ 0.00$

TOTAL
\$
$\qquad$
\$

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\longrightarrow
$$

