

This section is provided to help you balance your bank statement.

Have you entered all transactions in your record book? The transaction legend will describe all entries made to your accounts as a result of the account agreement or preauthorized instructions given to 1st Source Bank.

**Preauthorized Withdrawals:**  
 Loan Payments  
 CareFree Loan Payments  
 Insurance Company Premiums  
 Telephone Transfers  
 ATM Withdrawals

Social Security Deposit  
Direct Deposit of Payroll  
Other Automatic Deposits

Account Service Charge  
Returned Check Charge  
Overdraft Charge  
Check Printing Charge  
Correction Debit Memo  
Dormant Account Fees

Interest Earned This Statement  
Correction Credit Memo

Please refer to your account record book, and list below all unpaid checks or unposted withdrawals from this and past statements.

\$	
\$	

Add deposits made but not posted  
on this statement (if any)

Number	\$	
Total transactions outstanding (Not charged to account)	Subtract – \$	

Adjusted Statement Total =	→	\$	
These two amounts should agree	→		
Customer Record Book Balance =	→	\$	

Send all inquiries to: 1st Source Bank, Customer Service (574)235-2000  
P.O. Box 1602, South Bend, IN 46634 (800)513-2360

You, the authorized account signer, agree to notify the Bank promptly of any changes of physical, postal or electronic address, telephone number or other relevant information for the Bank's records. Notification may be made in-person at a banking center, via phone – by calling the Bank's customer service center or in writing to 1st Source Bank, Branch Administration, P.O. Box 1602, South Bend, IN 46634.

**ELECTRONIC FUND TRANSFER NOTICE OF DISCLOSURE AND BILLING ERROR**  
In case of errors or questions about the electronic transfers or transactions on your statement, contact us as soon as possible at:

1st Source Bank, Customer Accounting  
P.O. Box 1602  
South Bend, IN 46634  
(574)235-2000 or (800)513-2360

(574)235-2000 or (800)472-3272 after hours or (973)682-2652 internationally

If you think your statement or receipt is wrong or if you need more information about a receipt, a transfer or transaction on your statement, contact us at the address and phone number above. We must hear from you no later than 60 days after we sent 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 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 this is an electronic transfer, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do so, we will credit your 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.

It is important that you promptly review your account information and any accompanying items shown on your account statement and notify the Bank of any dispute or discrepancy, including unauthorized transfers, electronic funds transfers, withdrawals or other transactions, transactions involving substitute checks, unauthorized or forged signatures or endorsements, alterations or other irregularities or if you do not receive an account statement. In case of errors or questions about an electronic funds transfer, refer to the Electronic Funds Transfer Notice above. You must report any other dispute or discrepancy in writing to 1st Source Bank, Branch Administration, P.O. Box 1602, South Bend, IN 46634 within fourteen (14) days of the date of earliest account statement describing such irregularities. Please refer to your Agreement for Deposit Accounts for additional information.

You are in the best position to detect an unauthorized signature or transaction. If you use a third party to manage your accounts it is still your responsibility to verify your account statements.

Interest Charges are imposed on loans from the date of each loan, at the rates indicated on the face of this statement.

The minimum payment is calculated in accordance with your Loan Agreement.

The periodic rates for loans are applied to the average daily balance. Average daily balance method (including current transactions): We figure (a portion of) the Interest Charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transaction). To get the "average daily balance", we take the beginning balance of your account each day, add any new purchases, advances/loans, and subtract any payment or credit (and unpaid interest charges). 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".

If you think there is an error on your statement, write to us at:

1st Source Bank  
Attn: Consumer Loan Department  
P.O. Box 1602  
South Bend, IN 46634-4055  
Telephone: (574)235-2000 or (800)513-2360

In your letter, please make sure to include the following information:

- Your name and loan number
- The dollar amount of the suspected error
- A description of what you believe is wrong and why you believe it is a mistake

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Fair Credit Billing Act will be sent to you upon request and in response to a billing error notice.