FOR YOUR CONVENIENCE USE THIS FORM TO BALANCE YOUR BANK STATEMENT

PLEASE SORT THE CHECKS BY NUMBER BEFORE RECONCILING YOUR ACCOUNT.

CHECKS OUTSTANDING – NOT CHARGED TO ACCOUNT		
NO.	$	
TOTAL		

MONTH _____ YEAR _____

BANK BALANCE SHOWN ON THIS STATEMENT	$
ADD +	
DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY)	$
TOTAL	$
SUBTRACT-	
CHECKS OUTSTANDING	$
BALANCE	$

BALANCE AS PER CHECK BOOK	$
SUBTRACT SERVICE CHARGE LISTED ON STATEMENT	$
NEW CHECK BOOK BALANCE	$

THE ABOVE RESULTS SHOULD AGREE, IF THEY DO NOT, PLEASE CONTACT OUR BOOKKEEPING DEPARTMENT.

ACCOUNT INFORMATION

TO RECONCILE YOUR CHECKING ACCOUNT	DIRECT ALL INQUIRIES TO:
1. ADD LOAN ADVANCES TO YOUR CHECK REGISTER. 2. SUBTRACT AUTOMATIC PAYMENTS FORM YOUR CHECK REGISTER.	UPPER PENINSULA STATE BANK 430 NORTH LINCOLN ROAD ESCANABA, MICHIGAN 49829 PHONE: 906-789-7000 Business Days: Monday through Friday Excluding Federal Holidays **MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST**

IMPORTANT FINANCE CHARGE INFORMATION

The FINANCE CHARGE shown on the front of this statement is computed by multiplying each of the Average Daily Balances subject to FINANCE CHARGE by the number of days in the statement period and then by the Applicable Daily Periodic Rates shown. The sum of these products is the FINANCE CHARGE. The Average Daily Balance is the sum of the balances outstanding for each day of the Statement Period. The balance outstanding for each day of the Statement period is the Previous Balance as reduced by payments you make and credits we apply, and increased by advances (loans) posted.

Each depositor insured to at least $250,000 FDIC Backed by the full faith and credit of the United States government. Federal Deposit Insurance Corporation · www.fdic.gov

"You're going to like it here"

EQUAL HOUSING LENDER

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ACCOUNT

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed above, 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 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 (5 business days for VISA® CheckCard point-of-sale transactions 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 for VISA® CheckCard point-of-sale transactions 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 thirty days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within 3 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.