

IMPORTANT TAX RETURN DOCUMENT ENCLOSED

This statement is a substitute for Form 1099-INT. and OMB NO. 1545-0112.

“This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this income is taxable and IRS determines that it has not been reported.”

Instructions for Recipient:

TAXABLE DIVIDENDS PAID THIS YEAR: Interest paid to you during the calendar year by the payer.
CERTIFICATE EARLY WITHDRAWAL PENALTY. Interest or Principle forfeited because of early withdrawal of time savings. You may deduct this on your Federal income tax return only on the specific line of Form 1040 under “Adjustments to Income.”

BACKUP WITHHOLDING: - For example, persons not furnishing their taxpayer identification number to the payer become subject to backup withholding at a 20% rate. See **Form W-9**, Payer’s Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

If your Federal identification number is shown on this form, and two or more recipients are shown or the form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-INT for each of the other owners showing the income allocable to each, File Form(s) 1099-INT with **Form 1096**, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Forms 1099-INT and 1096, you should be listed as the “payer.” On Form 1099-INT, the other owner(s) should be listed as the “recipient.” A husband or wife is not required to file a nominee return to show payments for the other.

All accounts herein described exclusive of the loan accounts are “Non Transferable as defined in 12 CFR Part 204” Regulation D.

IN CASE OF ERROR OR INQUIRIES ABOUT YOUR STATEMENT

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on your statement as soon as possible. We must hear from you no later than **60** days after we sent you the first statement on which the error or problem appeared. You can telephone us but **doing so will not preserve your rights.**

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error or explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but **you are still obligated to pay the parts of your statement that are not in question.** While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining

amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR LINE OF CREDIT

The Federal Truth in Lending Act requires prompt correction of mistakes on your open end loan statement.

If you think your statement of account is wrong, or if you need more information about a transaction on your account, write us at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we have sent you the first statement of account on which the error or problem appeared. You can telephone us but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error or explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGE CALCULATION

The **FINANCE CHARGE** for all loans is calculated at the daily **PERIODIC RATE** shown with its equivalent **ANNUAL PERCENTAGE RATE**. The daily **PERIODIC RATE** is applied to each loan amount in the Loan Balance Column for the number of days that balance was outstanding.

DIVIDENDS

DIVIDENDS AND/OR INTEREST OF \$10.00 OR MORE WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DECEMBER 31ST AS INTEREST INCOME FOR THE CALENDAR YEAR.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number listed on the front page of this statement or write us at the address shown 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 sent the **FIRST** statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can 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 tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.