Coulee Bank BANK WITH CONFIDENCE www.CouleeBank.netLa Crosse 1516 Losey Blvd South La Crosse, WI 54601 Pax: 608-784-1069Onalaska 590 Theater Road Onalaska, WI 54650 Phone: 608-783-6602Saint Paul 742 Grand Avenue Saint Paul, MN 55105 Phone: 651-638-8100 Fax: 651-259-1233	
Date 2/04/02 Page 1 of 2 Account Number 12345 Enclosures 23	
JANE A PUBLIC 23344 Any Street AnyTown, NV 12345	
SUMMARY OF ACCOUNTS	
Account NumberAccount TitleCurrent BalanceEnclosures12345CHECKING ACCOUNT5,510.935654321CHECKING ACCOUNT 2,562.79186549874SAVINGS ACCOUNT 1107,293.55	
Checking Account	
TO REPORT A LOST OR STOLFN ATM, THE KCARD CALL 888-555-'555	
CHECKING ACCOUNTN. mber of Enclosures15Account Number12345Statement Dates1/18/05 thru2/06/02Previous Balance5,297.00Days 1.1 the Statement Period203 Deposits/Credits7,386.36Average Ledger Bal5,3125 Checks/Debits7,177.12Average Collected Bal5,312	
Service Charge .20 Interest Paid .00	
Ending Balance 5,510.93	
Your account has reached the maxium amount of overdrafts in a three month period. Please contact us at (816) 555-1212 to discuss the ramifications of additional overdrafts.	
Deposits and Other Credits	
Date Description Amount	
1/28 PAYROLL DEPOSIT 3,042.98	
2/02 PAYROI 3,343.98	
Checks and Other Pobits	
Date Description Amount	
1/18 RAMS 1:45 01/15/02 123456 30.00 FRIENDLY STORES ANYTOWN, NV	
1/18 TRANS 01:14 01/18/02 123457 108.74 FRIENDLY STORES ANYTOWN NV	

Coulee Bank BANK WITH CONFIDENCE www.CouleeBank.net	La CrosseOnalaskaSaint Paul1516 Losey590 Theater Road742 Grand AvenueLa Crosse, WI 54601Onalaska, WI 54650Saint Paul, MN 55105Phone: 608-784-9550Phone: 608-783-6000Phone: 651-698-8100Fax: 608-784-1069Fax: 608-783-6602Fax: 651-259-1233
	Date 2/04/02 Page 2 of 2 Account Number 12345 Enclosures 23
Checks By Check NumberDateCheck NoAmount01/24234502/262347	Date Check No Amount 2,344.79 01/25 2346 2,344.80 2,344.79 01/25 2346 2,344.80
Daily Balance Summary Date Balance Date 01/24 5,835.50	Balance Date Balance 01/25 5,941.71 01,26 5,034.17

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS CONSUMER TRANSACTIONS ONLY

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone or write us as soon as possible at the phone number or address designated on the front of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-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.

If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number designated on the front of this statement.

Reconciliation of Account

Checks Wr	itten B	ut Not Paid	ł	
Number	Amount			
Total of Checks				
Not Paid				

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR LOAN STATEMENT

If you think there is an error on your statement, write to us at: Coulee $\ensuremath{\mathsf{Bank}}$

1516 Losey Boulevard S, P.O. Box 845

La Crosse, WI 54601

You may also contact us on the web: <u>http://www.couleebank.net</u>

In your letter, give us the following information:

- Account information: Your name and account number.
- <u>Dollar amount</u>: The dollar amount of the suspected error.
- <u>Description of problem</u>: If you think there is an error on your bill, describe 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 or electronically. 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.

HOME EQUITY LINES OF CREDIT

We calculate the FINANCE CHARGE on your account by multiplying the daily balance of your account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total FINANCE CHARGE for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid finance charges.

If your Home Equity Line of Credit Agreement contains a variable rate provision, we are permitted to increase or decrease the rate of interest from time to time. An increase or decrease in the Index Rate (Wall Street Journal Prime Rate) will cause a corresponding increase or decrease in the Annual Percentage Rate.

STRETCH ACCOUNTS

To figure the "principal balance" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premium (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, if any). Then we add any new loans made that day.

In case of errors or inquiries about your bill, please contact us at one of the addresses listed on front of this statement.

Date ____

Please examine this statement and items at once and refer any exceptions immediately. Sort your checks numerically or by date issued.

Mark off in your checkbook each of your checks paid by the bank and list the numbers and amounts of those not paid in the space provided at the left. Include any checks still not paid from previous statements. Subtract from your checkbook balance and any SERVICE CHARGE (S.C.) or bank charge appearing in this statement.

Reconcile your statement in the space provided below.

				Enter bank balance		
				from statement		
				Add deposits not		
				credited by bank		
				(if any)		
				Total		
				TOtal		
otal of Checks				Subtract total of		
Not Paid				Checks Not Paid		
This Amount Should Equal Your Checkbook Balance $ ightarrow$						