

USE THIS PART TO BALANCE YOUR CHECKING ACCOUNT

– BEFORE YOU START –

Please be sure you have entered in your checkbook all preauthorized and bank generated transactions that are shown with the checks listed on the statement.

1.	Place a (✓) beside the entries in your check register which correspond to the numerical sequence listing of checks shown on the reverse side of this statement.		
2.	Enter the last balance shown on this statement.	\$	
3.	List in 3a below the deposits you have made during current period which do not appear on this statement and enter the total.	\$	
4.	Total lines 2 and 3.	\$	
5.	List in box 5a below any checks you have issued which are not returned with this statement and enter total	\$	
6.	Subtract line 5 from line 4. This should be your present checkbook balance.	\$	

Deposit Date	Amount	
	\$	
	\$	
	\$	
	\$	
3a		
TOTAL to be entered in 3 above		\$

5a

Check Number	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL to be entered in 5 above		\$

HINTS FOR FINDING DIFFERENCES

Enter in your checkbook any checks or deposits that have not been recorded, including ATM transactions.

Re-check the arithmetic on the reconciliation in your checkbook.

Make sure the carry-over of the balance from page to page of your checkbook is correct.

Compare the amount of deposits and checks recorded in your checkbook with the amounts posted on your statement.

Report any differences to the bank promptly.

CONSUMER ERROR RESOLUTION PROCEDURES *

Some transactions to your account may be accomplished automatically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In Case of Errors or Questions About Your Electronic Transfers - Call us at the number on the bottom or write us at the address listed at the bottom, 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 (20 business days for new accounts) 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 for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.

** Does not apply to trust accounts, including Health Savings Accounts and IRAs*

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 loan 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."

CBL 3001 (R 7/14)

DIRECT INQUIRES TO:

P.O. Box 5060, Lubbock, TX 79408-5060 • LUBBOCK: (806) 792-7101 • Toll Free: (800) 687-2265

Express Phone Banking (888) 877-3311