Withdrawals outstanding not charged to account

No.	$	
Total	$	

This Form is Provided to Help You Balance Your Statement

Before you start...

Please be sure you have entered in your register all automatic transactions shown on the front of your statement.

YOU SHOULD HAVE ADDED
if any occurred

1. Loan advances
2. Credit Memos
3. Interest
4. Other automatic deposits

YOU SHOULD HAVE SUBTRACTED
if any occurred

1. Automatic loan payments
2. Automatic savings transfers
3. Service charges
4. Debit memos
5. Other automatic deductions & payments

Balance shown on this statement $__________________

ADD

Deposits not shown on this statement *(if any)* $__________________

$__________________

$__________________

TOTAL $__________________

Subtract withdrawals outstanding $__________________

BALANCE $__________________

Should agree with your register balance after deducting services charge and adding interest *(if any)* shown on this statement.

NOTICE TO BORROWERS
WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at: Macatawa Bank, PO Box 3119, Holland MI 49422-3119

In your letter, give us the following information:

- *Account Information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* 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.* You may call us, but if you do we are not required to investigate any potential error 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.

Balance Subject to Interest Rate Computation Method

Computation of Interest Charges – Interest charges begin to accrue immediately when you make an advance to me. Interest charges will be computed as follows: To figure the Interest charge for each day in a billing cycle, a daily periodic rate is multiplied by the daily balance of my loan account balance each day. You then add up those daily interest charges to figure the total interest charged for that billing cycle. To figure the daily balance, you first take my loan account balance at the beginning of each day, and add any new advances, and subtract any payments or credits that apply to debt repayment, and any unpaid interest or other finance charges, fees, and charges. This gives you the daily balance.

Annual Percentage Rate (APR) May Vary

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON CONSUMER ACCOUNTS

These error resolution procedures apply only to consumer accounts. Consumer accounts are defined as accounts held by natural persons for personal, family or household use.

You may contact us at (877) 820.2265 during normal business hours OR write us at the address shown on the front 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 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 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.
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 investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if the transfer involved a new account) to do this, we will credit your 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.

PREAUTHORIZED DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us at the telephone number shown above during normal business hours or use MACLine 24 hour telephone banking at (toll free) 877.622.5700 to confirm receipt of your deposit.