

Withdrawals outstanding not charged to account

No.	\$	
Total	\$	

This Form is Provided to Help You Balance Your Statement

Enter 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 match your register balance after deducting services charge(s), and adding interest (if any) shown on this statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (877) 820-2265, write us at PO Box 3119, Holland, MI 49422-3119 or email us at connect@macatawabank.com 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 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 credit 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 credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three 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.

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.