



NODAWAY VALLEY BANK

Billing Rights Summary

Please examine your statement immediately and report if incorrect. If no reply is received within 30 days the account will be considered correct.

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transfer on your bill, write us at the address shown on your bill as soon as possible. We must hear from you no later than 30 days after we sent you the first bill 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:

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the error, if you can, explain 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 bill 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.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the telephone number shown on your statement or write us at P.O. Box 7315, Saint Joseph, MO 64507-7315 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 you the FIRST statement on which the error or problem appeared.

- 1 Tell us your name and account number (if any).
2. Tell us the dollar amount of the suspected error.
3. 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.

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

YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

Your Demand Deposit Loan Account is operated in conjunction with your checking account. Any charges for your checking account will be made to the checking account and they will be the same charges as are made for checking accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Loan Account line of credit.

The **FINANCE CHARGE** is computed on the principal balance each day by application of the daily periodic rate. The minimum periodic payment required is shown on the front of this statement and will be automatically deducted from your checking account at the end of each billing cycle (normally thirty (30) days). You may pay off your Demand Deposit Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second to the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions.

Send payments and inquiries to address shown on front of the statement.

NOTE: Payments received after the close of business shall be deemed received on the following business day for purposes of crediting your account.