

## INFORMATION FOR OUR CUSTOMERS

**Home Equity Line of Credit / Personal Line of Credit / Ready Reserve / Executive Line of Credit**

*Send payments to:*  
Bell Bank, P.O. Box 10877  
Fargo, ND 58106

We apply the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid interest or other finance charges. This gives us a 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." The annual percentage rate may vary on Home Equity and Personal Lines of Credit, and Executive Lines of Credit.

**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:

Bell Bank, P.O. Box 10877  
Fargo, ND 58106

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 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 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.

**Electronic Transfers**  
**This applies to consumer transactions only.**  
**In case of errors or questions about your electronic transfers**

Call us at 800.450.8949 or write us at P.O. Box 10877, Fargo, ND 58106 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.
- 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.

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.

**Preauthorized Credits**

If your account receives direct deposits at least once every 60 days from the same person or company and you want to find out whether the deposit has been made, call us at 800.450.8949.

**Privacy Notice**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [bell.bank/privacy](http://bell.bank/privacy) or we will mail you a free copy upon request if you call us at 800.450.8949.

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT(S)**

Account 1: \_\_\_\_\_

CHECKS OUTSTANDING	
Number	Amount
Total outstanding	

Carry over

- 1.** In your checkbook, enter the interest earned on your account (if applicable) as it appears on the front of this statement.
- 2.** Verify that checks are charged on statement for amount drawn.
- 3.** Be sure that service charges (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
- 4.** Verify that all deposits have been credited for same amount as on your records.
- 5.** Be sure that all checks outstanding on previous statements have been included in this statement (otherwise, they are still outstanding).
- 6.** Check off on the stubs of your checkbook each of the checks paid by us.
- 7.** Make a list of the numbers and amounts of those checks still outstanding in the space provided.

<b>8.</b>	Enter final balance as per statement			
<b>9.</b>	Add any deposits not credited			
<b>10.</b>	Total			
<b>11.</b>	Subtract checks outstanding			
<b>12.</b>	Balance should agree with your checkbook			

<b>8.</b>	Enter final balance as per statement			
<b>9.</b>	Add any deposits not credited			
<b>10.</b>	Total			
<b>11.</b>	Subtract checks outstanding			
<b>12.</b>	Balance should agree with your checkbook			

Carry over

Account 2: \_\_\_\_\_

CHECKS OUTSTANDING	
Number	Amount
Total outstanding	

38159

