ACCOUNT BALANCING AND REGULATION E ERROR RESOLUTION

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your register any service, miscellaneous, or automatic fee(s) posted on this statement.
2. Mark (√) your register after each check or other debit listed on the front of the statement.
3. Check off deposits shown on the statement against those shown on your register.
4. Complete the form to the right.
5. The final 'balance' in the form to the right should agree with your register balance. If it does not, read 'HINTS FOR FINDING DIFFERENCES' below.

HINTS FOR FINDING DIFFERENCES

Verify the carryover balance from page to page in your register.

Make sure you have subtracted the service or miscellaneous fee(s), if any, from your check register balance.

Make sure you have added all direct deposits and interest, if any.

QUICK ACCESS BANKING 1-800-960-7584
P. O. BOX 4053
MONROE, LA 71211-4053
ATTN: DEPOSIT ACCOUNT SERVICES
(318) 651-5100

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE				
ADD				
DEPOSITS MADE SINCE ENDING DATE ON STATEMENT				
SUBTOTAL				
CHECKS / DEBITS OUTSTANDING - NOT CHARGED TO ACCOUNT				
NO.	**$**			
TOTAL CHECKS/DEBITS NOT LISTED →				
SUBTRACT TOTAL CHECKS / DEBITS NOT LISTED FROM SUB-TOTAL ABOVE		BALANCE	$	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR DIRECT DEPOSITS (CONSUMER ACCOUNTS ONLY)

Telephone us at the number shown above or write us at the address shown above 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 problem or error appeared.

1. Tell us your name and account number (if any), or present the statement on which the error occurred.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need additional 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 if the transfer involved a new account). If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new 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. If we ask that you put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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 we used in our investigation.

YOUR DUTY TO REPORT UNAUTHORIZED SIGNATURES, ALTERATIONS, and FORGERIES

You must examine your statement of account with 'reasonable promptness'. If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time that you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is FIRST sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care.

<u>Your Duty to Report Other Errors</u>. You agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.