

The Hicksville Bank
144 East High St.
P.O. Box 283
Hicksville, Ohio 43526 (419) 542-7726

HOW FINANCE CHARGES ARE COMPUTED. Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle we apply a daily periodic rate of finance charge to the "average daily balance" of your account for the billing cycle. We then multiply that figure by the number of days in the billing cycle. The average daily balance is computed as follows: First, we take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. This gives us the 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."

VARIABLE RATE: The annual percentage rate may change. Any such increase or decrease in the annual percentage rate will only take effect on the first day of a month. The corresponding change in the daily periodic rate of finance charge will then apply to the "average daily balance" of your loan account for the billing cycle in which such increase or decrease in the annual percentage rate occurs. An increase will result in an increase in the finance charge and it may have the effect of increasing your periodic minimum payment. A decrease will have the opposite effect of an increase disclosed above.

The FINANCE CHARGE on Cash Advances for each billing cycle will be computed by applying a Periodic Rate equal to 1/12 of the ANNUAL RATE in effect for such billing cycle on the respective Average Daily Balances for Cash Advances. The ANNUAL PERCENTAGE RATE and the Periodic Rate may increase if the index increases. If the ANNUAL PERCENTAGE RATE and the Periodic Rate increase, the FINANCE CHARGE and the minimum payment amount may increase. Each change in the ANNUAL PERCENTAGE RATE and the Periodic Rate will apply to any balance outstanding on the effective date of such change as well as the future Cash Advances.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

SEND YOUR INQUIRY IN WRITING TO THE ABOVE ADDRESS ON A SEPARATE SHEET AS SOON AS POSSIBLE. WE MUST HEAR FROM YOU NO LATER THAN SIXTY (60) DAYS AFTER WE SENT YOU THE FIRST BILL ON WHICH THE ERROR OR PROBLEM APPEARED. YOU MAY TELEPHONE US, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS.

IN YOUR LETTER, GIVE US THE FOLLOWING INFORMATION:

1. YOUR NAME AND ACCOUNT NUMBER.
 2. THE DOLLAR AMOUNT OF THE SUSPECTED ERROR.
 3. DESCRIBE THE ERROR AND EXPLAIN IF YOU CAN, WHY YOU BELIEVE THERE IS AN ERROR.
- YOU REMAIN OBLIGATED TO PAY THE PARTS OF YOUR BILL NOT IN DISPUTE, BUT YOU DO NOT HAVE TO PAY ANY AMOUNT IN DISPUTE DURING THE TIME WE ARE INVESTIGATING YOUR QUESTION WHILE WE INVESTIGATE. 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

You may contact us at the telephone number shown above during normal business hours 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 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.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit 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 DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us at the telephone number shown above during normal business hours to confirm receipt of your deposit.

CHECKS OUTSTANDING	
NUMBER	AMOUNT
TOTAL OUTSTANDING	

HOW TO BALANCE YOUR ACCOUNT
 IS YOUR REGISTER BALANCE IN AGREEMENT WITH THE BALANCE SHOWN ON THIS STATEMENT?
 IF NOT, THIS SIMPLE FORM MAY HELP YOU BRING THEM INTO AGREEMENT.

1. In your checkbook enter any interest earned on your Account as it appears on the front of this statement.
2. Verify that checks are charged on the statement for the amount drawn.
3. Be sure that Service Charge (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 the same amount as on your records.
5. Be sure that all checks outstanding on the previous statement have been included in that 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 at the left.

8.	ENTER FINAL BALANCE AS PER STATEMENT		
9.	ADD ANY DEPOSITS NOT CREDITED		
10.	TOTAL		
11.	SUBTRACT CHECKS OUTSTANDING		
12.	BALANCE SHOULD AGREE WITH YOUR CHECKBOOK		

CARRY OVER