HOW TO BALANCE YOUR ACCOUNT

1. ADD to the balance in your check register any credits listed on this statement not previously entered (Deposits or Miscellaneous Credits, Transfers from a Line of Credit or Other Account, Interest Earned)
2. SUBTRACT from the balance in your check register any debits not previously entered (Debit Card Purchases, Checks or Miscellaneous Debits, Automatic Payments, Service Charges)
3. MARK OFF the check numbers clearing on this statement in your check register
4. LIST to the right, any checks or debit card transactions from your check register which are not posted on this statement.

5.	ENTER the closing balance shown on the front of this statement:		
6.	ADD any deposits you have made that are not included in this statement:		
7.	SUBTRACT total outstanding debits* listed to the right:		
8.	ENDING BALANCE from current statement:		
9.	BALANCE from your check register (Two balances should match):		

4a OUTSTANDING ITEMS		
CHECK NO. OR DATE ISSUED	AMOUNT	
	$	
ENTER TOTAL ON LINE 7	$	

If your statement does NOT balance:

- Check addition and subtraction on this form and in your check register.
- Review last month's statement to confirm any corrections were entered in your check register.
- Compare the amounts written in your register to the amounts posted on this statement.

ELECTRONIC TRANSFERS – In Case of Errors or Questions About Your Electronic Transfers Telephone us at 563-388-2511, Write us at Northwest Bank & Trust Company, or email us at www.northwestbank.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.

- Tell us your name and account number (if any).
- 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.
- 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 make ask for copies of the documents that we used in our investigation.

OVERDRAFT PROTECTION LOAN ACCOUNT BILLING RIGHTS SUMMARY – This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Money*LINE* or Home Equity Overdraft Protection 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 a Money*LINE* or Home Equity Loan.

The minimum periodic payment required is shown on the front of this statement and will be automatically deducted from your checking account 10 days after the end of each billing cycle. You may pay off the account balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid INTEREST CHARGES, and second to the principal loan balance outstanding. Periodic statements may be sent to you at the end of each billing cycle showing your loan account transactions.

HOME EQUITY LOAN - *In Case of Errors or Questions About Your Bill*

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 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 your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can, 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.

Money*LINE* - *What To Do If You Think You Find A Mistake On Your Statement*

If you think there is an error on your statement, write us at:

NORTHWEST BANK & TRUST COMPANY
100 E KIMBERLY RD – P O BOX 8001
DAVENPORT IA 52808-8001

In your letter, give us the following information; *Account Information:* Your name and account number, *Dollar Amount*: The dollar amount of the suspected error and *Description of Problem:* If you think 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.

FINANCE CHARGES – A Finance Charge will be assessed on the Daily Balance of your Account for every day of your Billing Cycle.

A Finance Charge begins to accrue whenever an Advance is posted to your Account, regardless of when and how much you pay after being billed.

To get the Daily Balance, the Bank takes the beginning balance of your Account for every day of the Billing cycle, adds all new Advances, subtracts all payments and credits, all unpaid late charges, all unpaid Finance Charges and all other charges. This gives the Bank the daily balance.

The Bank figures the Finance Charge on your Account by multiplying the applicable Daily Periodic Rate by the Daily Balance of your Account for each day in the Billing Cycle. These amounts are then added together. The resulting sum is the amount of Finance Charge for the Billing Cycle.