HOW TO BALANCE YOUR CHECKING ACCOUNT

First start with your checkbook:

1. List your checkbook balance here ..... $ _____

2. Subtract any service charges or other deductions not previously recorded ..... $ _____

3. Add any deposits or interest credits not previously recorded ..... $ _____

   This is your new checkbook balance ..... $ _____

From your checking statement:

1. List your statement balance here ..... $ _____

2. Add any current deposits not shown on this statement. ..... $ _____

   Subtotal $ _____

3. List checks and other withdrawals not shown on this statement:

Check Number	Amount

   Total $ _____

   Subtract Total $ _____

4. This balance should match your new checkbook balance..... $ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (765) 742-1064 or write us at:

Lafayette Savings Bank
101 Main Street
P. O. Box 1628
Lafayette, IN 47902-1628

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 it is an error or why you need more 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 tell you the results of our investigation 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 questions. If we decide to do this, we will recredit 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 recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

For point-of-sale transfers and foreign-initiated electronic fund transfers we may take 20 business days, after we hear from you, to tell you the results of our investigation, or alternatively, recredit your account and resolve the error within 90 calendar days.