



## PERSONAL RESERVE ACCOUNT

1. The ANNUAL PERCENTAGE RATE is 18%.
2. Finance Charge begins to accrue on the date a loan is made and there is no “free period” within which loans may be repaid without incurring Finance Charges.
3. The non-refundable annual Fee of \$20.00 is payable once a year commencing with the first Anniversary of this Agreement and each Anniversary thereafter.
4. If we do not receive the Minimum Payment within 10 days of the payment due date you agree to pay a late fee. The late fee will vary based on the amount of your total outstanding balance shown on your periodic Statement and will be 5% of the unpaid amount or \$10.00, whichever is less.
5. This Disclosure Statement is made part of the customer’s application for the above described credit plan.

### **MY BILLING RIGHTS: Keep this Document for Future Use**

**This notice tells me about my rights and your responsibilities under the Fair Credit Billing Act.**

#### **What To Do If I Find a Mistake on My Statement**

If I think there is an error on my statement, I will write to you at the address listed on my bill. I may also contact you electronically at: [banking@fsbwaupaca.com](mailto:banking@fsbwaupaca.com)

In my letter, I will give you the following information:

- Account information: My name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If I think there is an error on my bill, I will describe what I believe is wrong and why I believe it is a mistake.

I must contact you:

- Within 60 days after the error appeared on my statement.
- At least 3 business days before an automated payment is scheduled, if I want to stop payment on the amount I think is wrong.

I must notify you of any potential errors in writing or electronically. I may call you, but if I do you are not required to investigate any potential errors and I may have to pay the amount in question.

#### **What Will Happen After You Receive My Letter**

**When you receive my letter, you must do two things:**

1. Within 30 days of receiving my letter, you must tell me that you received my letter. You will also tell me if you have already corrected the error.
2. Within 90 days of receiving my letter, you must either correct the error or explain to me why you believe the bill is correct.

**While you investigate whether or not there has been an error:**

- You cannot try to collect the amount in question, or report me as delinquent on that amount.
- The charge in question may remain on my statement, and you may continue to charge me interest on that amount.
- While I do not have to pay the amount in question, I am responsible for the remainder of my balance.
- You can apply any unpaid amount against my credit limit.

**After you finish your investigation, one of two things will happen:**

- If you made a mistake: I will not have to pay the amount in question or any interest or other fees related to that amount.
- If you do not believe there was a mistake: I will have to pay the amount in question, along with applicable interest and fees. You will send me a statement of the amount I owe and the date payment is due. You may then report me as delinquent if I do not pay the amount you think I owe.

If I receive your explanation but still believe my bill is wrong, I must write to you within 10 days telling you that I still refuse to pay. If I do so, you cannot report me as delinquent without also reporting that I am questioning my bill. You must tell me the name of anyone to whom you reported me as delinquent, and you must let those organizations know when the matter has been settled between us.

If you do not follow all of the rules above, I do not have to pay the first \$50 of the amount I question even if my bill is correct.

**My Rights If I Am Dissatisfied With My Credit Card Purchases**

If I am dissatisfied with the goods or services that I have purchased with my credit card, and I have tried in good faith to correct the problem with the merchant, I may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in my home state or within 100 miles of my current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if my purchase was based on an advertisement you mailed to me, or if you own the company that sold me the goods or services.)
2. I must have used my credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses my credit card account do not qualify.
3. I must not yet have fully paid for the purchase.

If all of the criteria above are met and I am still dissatisfied with the purchase, I will contact you in writing at the address listed on my bill. I may also contact you electronically at: [banking@fsbwaupaca.com](mailto:banking@fsbwaupaca.com)

While you investigate, the same rules apply to the disputed amount as discussed above. After you finish your investigation, you will tell me your decision. At that point, if you think I owe an amount and I do not pay, you may report me as delinquent.

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**Farmers State Bank of Waupaca**  
112 W Fulton Street  
Waupaca, WI 54981

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