

JOHN A DOE
JANE DOE
123 ABC ST
WAUPACA, WI 54981

Managing Your Accounts

-  Bookkeeping 715-258-1410
-  Main Office 712-258-1400
-  Website www.fsbwaupaca.com
-  Email banking@fsbwaupaca.com



Farmers State Bank Introduces New Statement Design and Layout

We hope you enjoy the new look of our statements. Some new features include:

- multi color layout
- transactions in date order

If you have any questions feel free to contact us at 715-258-1400 or email us at banking@fsbwaupaca.com.

Summary of Accounts

Thanks for banking with The Farmers State Bank of Waupaca.
We appreciate our business.
Have a great summer!

Account Type	Account Number	Ending Balance
FREE CHECKING	XXXX3456	\$28.04
Loan Account	Account Number	Ending Balance
PERSONAL RESERVE ACCOUNT	XXXX3456	\$100.13

FREE CHECKING-XXXX3456

Account Summary

Date	Description	Amount
03/10/2018	Beginning Balance	\$7.90
	5 Credit(s) This Period	\$107.78
	10 Debit(s) This Period	\$87.64
03/21/2018	Ending Balance	\$28.04

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone or write us at the phone number or address designated on the front of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your question and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

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

- The Farmers State Bank of Waupaca, 112 W Fulton Street, Waupaca, WI 54981
- You may also contact us electronically at: banking@fsbwaupaca.com

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- 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 [or electronically]. 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.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you 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:

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

- The Farmers State Bank of Waupaca, 112 W Fulton Street, Waupaca, WI 54981
- banking@fsbwaupaca.com

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

PERSONAL RESERVE ACCOUNT

The following information applies only to loans made to you under your Personal Reserve Account.

The FINANCE CHARGE is computed on the principal balance each day by application of the daily balance method.

- *Daily balance method* means the application of a daily periodic rate to the full amount of principal in the account each day.

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

Send payments and inquiries to the address shown on front of this statement.

NOTE: Payments received after close of business on a banking day shall be deemed received on the following banking day for purposes of crediting your account.

FREE CHECKING-XXXX3456 (continued)

Account Activity

Post Date	Description	Debits	Credits	Balance
03/10/2018	Beginning Balance			\$7.90
03/19/2018	DEPOSIT		\$10.00	\$17.90
03/19/2018	CHECK # 1079	\$7.25		\$10.65
03/19/2018	CHECK # 1080	\$14.72		-\$4.07
03/19/2018	CHECK # 1081	\$18.92		-\$22.99
03/19/2018	CHECK # 1082	\$10.00		-\$32.99
03/19/2018	LOAN ADVANCE		\$55.78	\$22.79
03/20/2018	DEPOSIT		\$10.00	\$32.79
03/20/2018	DEPOSIT		\$14.00	\$46.79
03/20/2018	DEPOSIT		\$18.00	\$64.79
03/20/2018	CHECK # 1083	\$4.65		\$60.14
03/20/2018	CHECK # 1084	\$7.50		\$52.64
03/20/2018	CHECK # 1085	\$6.32		\$46.32
03/20/2018	CHECK # 1086	\$6.95		\$39.37
03/20/2018	CHECK # 1087	\$5.00		\$34.37
03/20/2018	CHECK # 1088	\$6.33		\$28.04
03/21/2018	Ending Balance			\$28.04

Checks Cleared

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
1079	03/19/2018	\$7.25	1083	03/20/2018	\$4.65	1087	03/20/2018	\$5.00
1080	03/19/2018	\$14.72	1084	03/20/2018	\$7.50	1088	03/20/2018	\$6.33
1081	03/19/2018	\$18.92	1085	03/20/2018	\$6.32			
1082	03/19/2018	\$10.00	1086	03/20/2018	\$6.95			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount
03/19/2018	\$22.79	03/20/2018	\$28.04

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

PERSONAL RESERVE ACCOUNT-XXXX3456

Account Summary

Loan Information		Payment Information		
Date	Description	Amount	Description	Amount
03/09/2018	Previous Balance	\$56.48	New Balance	\$100.13
	Advances and Debits	\$55.78	Minimum Payment Due	\$30.00
	Payments and Credits	\$12.50	Payment Due Date	04/14/2018
	Past Due Amount	\$0.00		
	Interest Charged This Period	\$0.37		
	Fees Charged This Period	\$0.00		
03/21/2018	New Balance	\$100.13		
	Credit Limit	\$100.00		
	Available Credit	\$0.00		
	Days In Cycle	12		

Account Activity

Effective Date	Posting Date	Description	Amount
03/19/2018	03/19/2018	PAYMENT	-\$12.50
03/19/2018	03/19/2018	ADVANCE	\$55.78

Fees Charged**Fees for PERSONAL RESERVE ACCOUNT**

Transaction Date	Posted Date	Description	Amount
		TOTAL FEES FOR THIS PERIOD	\$0.00
		Total fees charged for this period	\$0.00

Interest Charged**Interest for PERSONAL RESERVE ACCOUNT**

Transaction Date	Posted Date	Description	Amount
03/21/2018	03/21/2018	INTEREST CHARGE ON ADVANCES	\$0.37
		TOTAL INTEREST FOR THIS PERIOD	\$0.37
		Total interest charged for this period	\$0.37

Year-to-Date Totals for 2018

Description	Amount
Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$3.48

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the Annual Interest rate on your account.

Interest Rate Detail for PERSONAL RESERVE ACCOUNT

Transaction Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Days	Interest Charged	
03/10/2018	18.0000% (Variable)	0.04931500%	\$56.24	9	\$0.24	
03/19/2018	18.0000% (Variable)	0.04931500%	\$100.00	3	\$0.13	
					Total interest charged for this period	\$0.37