IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS (Consumer Accounts)

Please contact us by phone at 1-715-652-2105 or 1-800-326-4424
and/or by mail at Pioneer Bank, P.O. Box 220, Auburndale, WI 54412.

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone or write us as soon as possible at the phone number or address listed above. 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.

If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number listed above.

OVERDRAFT PROTECTION DISCLOSURE

We figure the INTEREST CHARGE on your account by applying the periodic daily rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your account each day, add new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

BILLING RIGHTS SUMMARY

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 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.
If you need more information, describe the item you are unsure of.

You do not have to pay 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.

RECONCILIATION OF ACCOUNT

CHECKS WRITTEN BUT NOT PAID			
NUMBER	AMOUNT		
Total of Checks not paid			

Mark off in your checkbook each of your checks paid by the bank and list the numbers and amount of those not paid in the space provided at the left. Include any checks still not paid from the previous statement.

Subtract, from your checkbook balance, any SERVICE CHARGE or bank charge appearing on this statement.

Reconcile your statement in the space provided below.

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
TOTAL			
Subtract total of checks not paid			
THIS AMOUNT SHOULD EQUAL YOUR CHECKBOOK BALANCE ➔			