ELECTRONIC FUND TRANSFERS ERROR RESOLUTION NOTICE

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In Case of Errors or Questions About Your
Electronic Transfers Call Us at:
1-800-445-5725
or

Write us at the address listed below, 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.

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 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 determine whether an error occurred within 10 business days (5 business days for Hills Bank debit card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Hills Bank debit card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new 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. 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

HILLS BANK AND TRUST COMPANY
P.O. BOX 160
HILLS, IA 52235
1-800-445-5725

HOW TO BALANCE YOUR ACCOUNT

1	Checks Not Yet Paid by the Bank		
	Number	Amount	
2	Total		

1. Check off in your check register each check and other activity as shown on the front of the statement. Your checks are listed in numerical order. The asterisk* in the check number list will show where checks are outstanding. List the numbers and amounts of the checks not yet paid by the bank. Be sure to include any checks you have written or ATM and debit card transactions you have performed since the last transaction printed on your statement, and an¬y checks still outstanding from a previous statement.
2. Total the amount of checks not yet paid by the bank and enter on lines 2 and 5.
3. Enter your ending balance from the front of this statement.
4. Add to your balance any deposits not listed on your statement.
5. Subtract the total of checks not yet paid from this balance.
6. THIS FINAL FIGURE IS THE BALANCE IN YOUR ACCOUNT.
7. Now refer back to your check register—if any deposits are listed in your statement but are not listed in your check register, add this amount to your check register balance.
8. If any checks are listed on this statement but NOT in your check register you must now subtract these amounts from your check register balance along with any service charges that were charged to you.
9. Your check register balance should now be the same as the balance in your account shown in number 6. If there is a difference:
   A. Recheck all subtraction and addition.
   B. Recheck all balances that were carried forward.
   C. Recheck last month's statement.

3	Ending Balance from front of statement	
4	Plus deposits not credited by bank (if any)	
	SUBTOTAL	
5	Minus total of check not yet paid	
6	Balance in your account	