In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the bottom of this page 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.
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 (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 (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. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Bank of Luxemburg
630 Main Street
Luxemburg, WI 54217
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 920-845-2345
www.bankofluxemburg.com

Overdraft Protection Accounts:
Explanation of balance on which the finance charge is computed.
We figure the finance charge on your account by applying the periodic 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 any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Finance charges will begin to accrue from the date loans are made.

Please examine this statement and items and inform the bank of any discrepancies immediately.

To help you balance your checking account follow the steps provided below.

List outstanding checks or debits not charged to your checking account

Check Number	Amount		Check Number	Amount	
			Total		

1. Subtract from your checkbook register any charges or fees listed on this statement which you have not previously deducted from your balance. Also add any interest you earned.		
2. Enter account balance shown on this statement.	$	
3. Enter deposits made since this statement.	$	
	$	
	$	
Total (2 PLUS 3)	$	
4. Subtract total outstanding checks (from the total in the left box).		
5. This amount should equal your checkbook register balance.	$	