

INFORMATION FOR OUR CUSTOMERS

Home Equity Plan

Send payments to:

American National Bank of Minnesota
1920 South 6th Street
Brainerd, MN 56401

We calculate a portion of the finance charge on your account by applying the periodic rate to the "daily balance" of your account each day in the billing cycle.

To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

Plans other than Home Equity Plan

We calculate the interest charge on your account by applying the periodic rate to the "daily balance" of your account each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

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:

American National Bank of Minnesota
1920 South 6th Street
Brainerd, MN 56401

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 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**. 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.

Electronic Transfers

This applies to consumer transactions only.

In case of errors or questions about your electronic transfers:

Call us at 800.940.8445 or write us at 1920 South 6th St. Brainerd, MN 56401 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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.
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 credit your account for the amount you think is an error, so that you will have use of the money during the time it takes us to complete our investigation.



THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK WITH YOUR STATEMENT(S)

1. In your checkbook, enter the interest earned on your account (if applicable) as it appears on the front of this statement
2. Verify the checks are charged on the statement for amount drawn.
3. Be sure that service charges (if any) or other authorized deductions shown on this statement have been deducted from your checkbook balance.
4. Verify all deposits have been credited for the same amount as on your records.
5. Be sure that all checks outstanding on previous statements have been included in this statement (otherwise they are still outstanding)
6. Make a list of the numbers and amounts of those checks still outstanding in the space provided.

CHECKS OUTSTANDING	
Number	Amount
Total Outstanding	



Enter final balance as per statement	
Add any deposits not credited	
<i>Total</i>	
Subtract checks outstanding	
Balance should agree with your checkbook	