ACCOUNT RECONCILIATION
AND
IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT	

To verify your checking account balance

1. Sort checks by number or by date of check and compare with your checkbook. Make certain all checks paid have been recorded. If any of your checks are not listed on this statement, list the number and amounts under "checks outstanding". Mark off in your checkbook each of the checks paid by the bank.
2. Deduct from your checkbook balance the service charge and add the interest earned as shown on the statement. Review copies of charge notices included with this statement (if any) and make the proper entry in your checkbook.
3. Compare the Checking or NOW section of your statement with your checkbook. If there are any entries on the statement under the "Credit" heading that are not recorded in your checkbook, verify and add them to your checkbook balance. If there are any entries on the statement under the "Debit" heading that are not recorded in your checkbook, verify and subtract them from your checkbook balance. _____
4. Enter the balance shown on the statement. + _____
5. If you have made deposits or transferred funds into the account since the date of this statement, add them to the above balance. TOTAL _____
6. Subtract total of checks outstanding - _____
7. If you transferred funds from the account since the date of this statement, subtract these items from the above balance. - _____
8. Adjusted balance. This should agree with your checkbook balance. ⇨ _____

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. Notify Us 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 to us at the address listed on your bill. Write to us 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: Your name, account number, and the dollar amount of the suspected error. Describe error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Responsibilities After we Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct or explain why we believe the bill is correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we have made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFER

Contact our EFT Compliance Officer as soon as you are able by one of the following means of communication:

Telephone us at:
207.563.3195 or
800.564.3195

Write us at:
First National Bank
P.O. Box 940
Damariscotta, ME 04543

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 (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 credit 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.

Please examine this statement and advise your personal banker promptly of any changes or exceptions.

First National Bank