

CHECKS OUTSTANDING						CHECKBOOK RECONCILIATION			
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT				
						ENTER	BALANCE THIS STATEMENT	\$	
						ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)		
							SUBTOTAL	\$	
						SUBTRACT	TOTAL CHECKS OUTSTANDING	\$	
				TOTAL	\$				

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:
 Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Automatic Advance-ADD Service charge-DEDUCT **BALANCE** \$

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS. OTHERWISE STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT.

* Printed check charges include tax and shipping.

If your checkbook and statement do not balance, have you: Accounted for bank charges? Verified additions and subtractions in your checkbook? Compared cancelled checks to check stub? Compared deposit amounts on statement to your checkbook?

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your EFTs; if you think your statement or receipt is wrong; or if you need more information about a transfer, call us immediately at (707) 374-5711, or write to us at 101 Main Street, Rio Vista, CA 94571. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the transaction in question and explain why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigations within 10 business days (20 business days for transactions involving new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days (90 business days for transactions involving new accounts) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days (20 business days for transactions involving new accounts; 5 business days for claims of unauthorized Debit Card use that occurs at locations other than STAR® ATMs) 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 recredit your account.

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

IMPORTANT INFORMATION ABOUT YOUR RESERVE ACCOUNT

We figure the finance charge for your reserve line by applying the daily periodic rate to the balance of your line on a daily basis. To determine the daily balance, we take the beginning balance of the line each day, add any new advances and subtract any payments or credits and any unpaid finance charge and late charges. You can verify our figures by multiplying the daily periodic rate by the sum of the daily balances of the billing period.

PAYMENTS: Your "Regular Payment" will be (a) the entire balance, if the balance as of your Monthly Billing Cycle Closing Date is \$25.00 or less; or (b) \$25.00, if the balance on your Monthly billing cycle closing Date is between \$25.00 and \$500.00; or (c) 5% of the balance owing, if the balance on your Monthly Billing Cycle Closing Date is greater than \$500.00. your "Minimum Payment" will be your Regular Payment plus all amounts past due and all other charges. You agree to pay not less than the Minimum Payment on or before the Due Date indicated on your billing statement. You agree that if any payment is insufficient to cover accrued FINANCE CHARGES we may add any unpaid accrued FINANCE CHARGES to the principal balance and we may charge FINANCE CHARGES at the rate set forth on the increased principal balance. Unless otherwise agreed or required by applicable law, payments and other credits will be applied in the following order: to (a) FINANCE CHARGES; (b) unpaid principal; (c) any amounts that exceed your Credit Limit; and (d) late charges and other charges. The Minimum Payment will be automatically deducted from your checking account on the day it is due (or the last business day before your Due Date if your Due Date falls on a weekend or holiday). If there will not be enough money in your Checking Account to cover this payment, we may advance sufficient funds to cover the payment. If we do so the advance will be charged to your Credit Line.

FINANCE CHARGES: Periodic FINANCE CHARGES for advances under your Credit Line will begin to accrue on the date advances are posted to your Account. There is no "free ride period" which would allow you to avoid a FINANCE CHARGE. A daily FINANCE CHARGE will be imposed on all advances made under your Credit Line imposed from the date of each credit advance based on the "daily balance" method. To get the daily balance we take the beginning balance of your Account each day, add any new advances and subtract any payments. The FINANCE CHARGE is determined by applying a "Periodic Rate" to the balance described above. Then we add together the periodic FINANCE CHARGES for each day in the billing cycle. The Periodic Rate for your Credit Line is 0.04932%, which corresponds to an ANNUAL PERCENTAGE RATE OF 18.00%. To obtain the Periodic Rate, we divide the ANNUAL PERCENTAGE RATE by the number of days in a year (daily).

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR OVERDRAFT PROTECTION ACCOUNT 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 the front of this statement 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 and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

You do not have to pay any 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.

This is a summary of your rights. A full statement of your rights and the Bank's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

FUNDS AVAILABILITY POLICY

A hold for uncollected funds may be placed on funds deposited by check or similar instruments. This could delay your ability to withdraw such funds. The delay, if any, would not exceed the period of time permitted by law. For a complete copy of Bank of Rio Vista's Funds Availability Policy, please contact our office or write to us at the address shown on the front of this statement.

CALIFORNIA CONSUMER CREDIT REPORTING

As required by law, you are hereby notified that a negative credit report reflecting on your credit may be submitted to a credit reporting agency if you fail to fulfill the terms of your obligations with regard to your deposit account(s) or your credit obligation(s) with the Bank. This may also occur if, in the Bank's judgement, you misuse your account. This may occur whether or not the bank incurs a loss in connection with your account. This report may have already occurred.