

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, please write to us at P.O. Box 130670, Roseville, MN 55113 within thirty days after the statement is made available to you. You can telephone us at 651.215.3500 or 888.34.SPIRE, but doing so will not preserve your rights. In order for you and us to keep the possibility of a loss to a minimum, you must carefully examine your statement and report any errors, forgeries, unauthorized withdrawals, or alterations to us as soon as possible. If you do not report this information to us in time, you give up the right to contest the payment of any items reported in your statement and you accept the reported charges and account balances as being correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT TRANSACTIONS (THIS APPLIES TO CONSUMER ACCOUNT AND/OR ENTRIES ONLY.)

If you think your statement is wrong, or if you need more information about a transaction on your statement, please write to us at P.O. Box 130670, Roseville, MN 55113. You can telephone us at 651.215.3500 or 888.34.SPIRE, but doing so will not preserve your rights. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem occurred. In your letter, give us the following information:

- (1) Account information. Your name and account number.
- (2) Dollar amount. The dollar amount of the suspected error.
- (3) Description of problem. If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

While we investigate whether or not there has been an error, 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your current mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. If you think your statement is wrong, or if you need more information, please write to us at P.O. Box 130670, Roseville, MN 55113 within thirty days after the statement is made available to you. You can telephone us at 651.215.3500 or 888.34.SPIRE, but doing so will not preserve your rights. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem occurred.

- (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, 5 business days if the transfer involved a VISA point-of-sale transaction, we will recredit 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. We do business in accordance with the Federal Fair Housing Law and The Equal Housing Opportunity Act.



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Housing Opportunity Act.



CHECKING ACCOUNT RECONCILEMENT

PLEASE RECONCILE YOUR CHECKING ACCOUNT MONTHLY.

DATE ____/____/____

RECONCILE THRU THE LAST CHECK. DEPOSIT. OR ENTRY WHICH IS SHOWN ON THIS STATEMENT.

In your check register, mark off each check or other debit listed on this statement. If you have checks or entries which are not listed on this statement, list the amount below.

NUMBER	AMOUNT	NUMBER	AMOUNT

**TOTAL AMOUNT OF
OUTSTANDING CHECKS**
ENTER ON LINE 4

1. \$ _____ ENTER ENDING BALANCE FROM FRONT OF STATEMENT
2. + _____ ADD ANY DEPOSITS MADE IN YOUR CHECK REGISTER AFTER PERIOD CLOSING DATE SHOWN ON FRONT WHICH ARE NOT ON THIS STATEMENT
3. \$ _____ SUBTOTAL
4. - _____ SUBTRACT TOTAL OF OUTSTANDING CHECKS
5. \$ _____ ACCOUNT BALANCE
6. \$ _____ YOUR REGISTER BALANCE BEFORE DIVIDEND
7. + _____ ADD DIVIDEND/DEPOSITS THAT ARE ON THIS STATEMENT BUT YOU HAVE NOT ENTERED ON YOUR REGISTER
8. - _____ DEDUCT CHARGES. WITHDRAWALS, FEES, ETC WHICH ARE ON STATEMENT BUT NOT IN YOUR REGISTER
9. \$ _____ ADJUSTED BOOK BALANCE

NOTE: LINE 5 AND 9 MUST AGREE

IMPORTANT! MAKE ENTRIES IN YOUR REGISTER FOR ITEMS LISTED ON LINE 7 AND 8.

IF YOU DO NOT BALANCE

- VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER
- COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER
- COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER