A. A FINANCE CHARGE on Advances is imposed from the date of posting each **Advance to your Credit Line.**
B. A FINANCE CHARGE will continue to accrue on Advances until full payment of these items and all billed FINANCE CHARGES have been credited to the Credit Line. Such FINANCE CHARGE will appear on your next statement.
C. Here is a detailed breakdown of how your total FINANCE CHARGES are figured:
   1. Your FINANCE CHARGE is computed on the average daily balance of your Credit Line for the billing period. To figure your average daily balance, the Bank starts with our Credit Line Balance at the beginning of each day. Then the Bank adds any new advances for that day and subtracts any credit or payment for that day. The Bank does not include any unpaid FINANCE CHARGES. This gives the Bank your daily Credit Line Balance.
   2. Then the Bank adds up all the daily Credit Line Balances and divides by the number of days in the billing period. (Begin with day after last statement date through the date of current statement.) This gives the Bank your average daily Credit Line Balance.
   3. Then the Bank multiplies your average daily Credit Line Balances by the number of days in the billing period and the appropriate periodic (daily) rates are applied to the product to determine the amounts of the FINANCE CHARGES.
D. The customers shall pay to the Bank an amount equal to at least 5% of the new Credit Line Balance shown on the statement or $25.00 whichever is greater. The customer may repay the Credit Line Balance in full or in part any time - by mail, at any Teller station, or by calling Customer Service and requesting payment from your checking account balance. This will stop the automatic deduction for that month, provided that the prepaid amount is larger than the regular minimum payment deducted.
E. Payments are applied first to billed FINANCE CHARGES, next to billed Advances, next to unbilled Advances, then to unbilled FINANCE CHARGES.
F. The Previous Credit Line Balance on your next statement will be the same as the New Credit Line Balance on this statement.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
   a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
      i. Your name and account number.
      ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about, and, if you wish, ask for evidence of the charge such as a copy of the charge. Do not send in your copy of any document unless you have a duplicate copy for your records.
      iii. The dollar amount of the suspected error.
      iv. Any other information (such as your address) which you think will help the Bank to identify you or the reason for your complaint or inquiry.
   b. Send your billing error notice to the address on your bill which is listed after the words: "Send Billing Inquiries to:". Mail it as soon as you can, but in any case, early enough to reach the Bank within 60 days after the bill was mailed to you. You have authorized the Bank to automatically pay from your checking account any advances from the Bank, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the Bank receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16 day deadline to get the Bank to investigate your billing error claim.
2. The Bank must acknowledge all letters pointing out possible errors within 60 days of report, unless the Bank is able to correct your bill during that 60 days. Within 90 days after receiving your letter, the Bank must either correct the error or explain why the Bank believes the bill was correct. Once the Bank has explained the bill, the Bank has no further obligation to you even though you still believe there is an error, except as provided in paragraphs below.
3. After the Bank has been notified, neither the Bank nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the Bank has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the Bank has made a mistake on your bill, you will not have to pay any Finance Charges on any disputed amount. If it turns out the Bank has not made an error, you will have to pay Finance Charges on the amount in dispute, and you will have to make up any missed minimum or required payment on the disputed amount. Unless you have agreed that your bill was correct, the Bank must send you a written notification of what you owe, and if it is determined that the Bank did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more Finance Charges or late payment charges on the disputed amount can be charged to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR **HOME EQUITY PLAN**

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 1700 N. Federal Blvd, Riverton, WY 82501 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:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information describe the item you are unsure about.

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 questions, we cannot report you as delinquent or take any action to collect the amount you question.

CHECKS OUTSTANDING – NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

BANK BALANCE SHOWN ON THIS STATEMENT $_____

ADD +

DEPOSITS NOT SHOWN ON THIS STATEMENT *(IF ANY)* $_____

_____

_____

TOTAL $_____

SUBTRACT —

CHECKS OUTSTANDING $_____

BALANCE $_____

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT.

Equal Housing Lender

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1 (307) 857-9000, or write us at 1700 North Federal, Riverton, Wyoming 82501

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 orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days 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 three days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.