



Bank of American Fork

BIG CITY BANKING ~ SMALL TOWN SERVICE™



CONSUMER DISCLOSURES (Not applicable to business accounts)

The disclosures provided on this page APPLY ONLY TO CONSUMER DEPOSIT ACCOUNTS at Bank of American Fork. They do not apply to business accounts. For information regarding business deposit accounts, please see the *Terms and Conditions of Your Account* document that was provided to you when you opened your account, or contact us at the address or phone number shown below.

For Electronic Fund Transfers

In Case of Errors or Questions About Your Electronic Transfers, DIRECT INQUIRIES TO us by phone at 1-800-815-BANK (2265) or write to us at: **Bank of American Fork, P.O. Box 307, American Fork, Utah 84003** 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 (if any). (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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for new accounts), we will credit your account 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.

For Credit Reserve:

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: **Bank of American Fork, P.O. Box 307 American Fork, Utah 84003**. 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 you think 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: **Bank of American Fork, P.O. Box 307, American Fork, Utah 84003**. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

CALL US IMMEDIATELY IF YOUR BANK CARD OR CHECK CARD IS LOST OR STOLEN:

DURING BANKING HOURS: CALL BANK OF AMERICAN FORK IN SALT LAKE COUNTY (801) 428-1046,
IN UTAH COUNTY (801) 642-3456 OR TOLL FREE IN THE UNITED STATES 1-888-842-3456.

AFTER BANKING HOURS: CALL (800) 815-BANK (2265)

RECONCILING YOUR CHECKBOOK AND STATEMENT BALANCES

1. Sort checks into check number order.
2. In check number order check off each check that has been charged to your account during the statement period in your checkbook register. Checks written and not charged to your account are listed in the left as outstanding checks.
3. Follow the instructions below in lines 1 through 10
4. Balances on lines 5 and 10 should agree

CHECKBOOK		
1. LIST YOUR CHECKBOOK BALANCE		
2. ADD ANY DEPOSITS OR OTHER CREDITS LISTED ON THE FRONT OF THIS STATEMENT WHICH YOU HAVE NOT RECORDED IN YOUR CHECKBOOK SUCH AS PAYROLL CREDITS OR OTHER DIRECT ELECTRONIC DEPOSITS		
3. SUBTOTAL		
4. SUBTRACT ANY CHARGE LISTED ON THE FRONT OF THIS STATEMENT WHICH YOU HAVE NOT RECORDED, SUCH AS SERVICE CHARGES, AUTOMATIC TRANSFERS, ELECTRONIC TRANSACTIONS AND OTHER MISCELLANEOUS CHARGES.		
5. ADJUSTED CHECKBOOK BALANCE		

STATEMENT		
6. LIST YOUR CURRENT STATEMENT BALANCE		
7. ADD DEPOSITS MADE BUT NOT YET SHOWN ON THIS STATEMENT		
8. SUBTOTAL		
9. SUBTRACT TOTAL OF CHECKS OUTSTANDING		
10. ADJUSTED STATEMENT BALANCE		

CHECKS OUTSTANDING			
CHECK NUMBER (IF ANY)	AMOUNT	CHECK NUMBER (IF ANY)	AMOUNT
TOTAL CHECKS OUTSTANDING (TRANSFER TO LINE 9)			