

BALANCING YOUR ACCOUNT

OLITETANDING CHECKS OF WITHDRAWALS

BEFORE YOU START: Be sure to enter all automatic transactions into your register whether they are included on this statement or not.

YOU SHOULD HAVE ADDED YOU SHOULD HAVE SUBTRACTED IF ANY OCCURRED: IF ANY OCCURRED:		COTSTANDING CITECKS ON WITHDRAWALS		
		CHECK NO.	AMOUNT	
1. Loan advances	Automatic loan payments			\$
2. Credit memos	Automatic savings transfers			
3. Other automatic deposits	3. Service charges			\$
4. Interest	4. Debit memos			\$
	ATM or Check Card withdrawals Other automatic deductions and payments			
				\$
				\$
				\$
BALANCE SHOWN ON THIS STATEMENT \$				\$
ADD: Deposits not shown on this statement				\$
(if any)		\$+		\$
		\$+		\$
		\$+		\$
	SUB-TOTAL	\$		\$
SUBTRACT:				\$
Total Outstanding Checks or	Withdrawals (A)	\$ -		
, , , , , , , , , , , , , , , , , , ,				\$
	BALANCE	\$	TOTAL (A)	\$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us at *HEARTLAND BANK, 850 N HAMILTON RD, GAHANNA, OH 43230,* or *(614) 471-0416,* or *(800) 697-0049* 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 sixty (60) days after we have sent the FIRST statement on which the error or problem 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.

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 the use of the money during the time it takes us to complete our investigation.

For 24-Hour Account Information, please call (614) 416-BANK (2265) or (800) 697-0049 or visit HeartlandBank.com to access Online Banking