

Balancing Your Checkbook

Use the following worksheet to reconcile your checking account:

Mark in your checkbook all additions and subtractions reported on your statement.

1. Write in the ending balance shown on this statement. \Rightarrow \$ _____

2. List all deposits and other additions (such as transfers) not shown on this statement.

Date	Amount	Date	Amount
1.		10.	
2.		11.	
3.		12.	
4.		13.	
5.		14.	
6.		15.	
7.		16.	
8.		17.	
9.		Total	

and add the total to the ending balance.

Total all deposits and additions + \$ _____

3. List all withdrawals and other subtractions (such as outstanding checks and banking card transactions) not shown on this statement. Then subtract this total from the ending balance.

Number	Amount	Number	Amount
1.		10.	
2.		11.	
3.		12.	
4.		13.	
5.		14.	
6.		15.	
7.		16.	
8.		17.	
9.		Total	

Total all withdrawals and subtractions - \$ _____

4. This total should match the current balance in your checkbook = \$ _____

CONSUMERS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Telephone or write La Cap (address and phone number are on the front of the statement) if you think your statement is wrong, or if you need more information about a transaction listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is an error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact La Cap immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, we must hear from you no later than 30 days after the statement was made available to you. For more complete details, see the account rules and regulations that govern your account.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR 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 of paper at the address listed on the front of your 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.
- A description of 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 of.
- Your signature and the date.

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.

SPECIAL RULE FOR CREDIT CARD PURCHASES: If you have a problem with the quality of 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 mailing address. (If we own or operate the merchant, or if we mailed you the advertisement or the property or services, all purchases are covered regardless of amount or location of purchase.)

IMPORTANT INFORMATION REGARDING THE COMPUTATION OF YOUR LOAN BALANCE AND LOAN FINANCE CHARGES:

Loan Account Information: 1-800-522-2748

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

“ANNUAL PERCENTAGE RATE” (APR) is a measure of the total cost of credit, expressed as a nominal yearly rate. It represents the total FINANCE CHARGE on a loan and relates the amount and timing of value received by the consumer to the amount and timing of payments made.

Receipt of payment: All payments not paid by automatic payment must be mailed to us at the remittance address shown on your coupon book/loan documents. Payments will be credited to your loan or line of credit as of the date received. If we receive payments at other locations, such payments will be credited promptly, but crediting may be delayed for up to 5 days after receipt during which time Finance Charges will continue to accrue.

Payoff: If you wish to pay off your account, the balance noted on your statement is not the payoff amount. For payoff quote information, call 1-800-522-2748.

Reporting to Credit Reporting Agency: We may report information about your account to credit reporting agencies. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Important Bankruptcy Information: If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.