Loan Disclosure

THIS FORM PROVIDED TO HELP YOU BALANCE

LIST LOAN ADVANCE OUTSTANDING NOT SHOWN ON YOUR WESTERN STATES BANK CREDIT LINE			LIST PRINCIPAL PAYMENTS OUTSTANDING NOT APPLIED TO YOUR WESTERN STATES BANK CREDIT LINE		
DESCRIPTION	AMOUNT		DESCRIPTION	AMOUNT	
TOTAL			TOTAL		

PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.			
BALANCE SHOWN ON THIS STATEMENT		$	
LOAN ADVANCES	ADD +	$	
	TOTAL	$	
PRINCIPAL PAYMENTS	SUBTRACT -	$	
	BALANCE	$	
SHOULD AGGREE WITH YOUR REGISTER BALANCE AFTER SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT			

Please examine immediately and report if incorrect. If no reply is received within 60 days this account will be considered correct.

ELECTRONIC FUNDS TRANSFER - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, TELEPHONE US IN IN CHEYENNE AT (307)637-7333 OR IN GERING AT 800-416-8281 OR WRITE US AT 1525 E. PERSHING BLVD., CHEYENNE, WY 82001 OR 1425 10TH ST. GERING, NE 69341 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 on 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 to do this, 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.

WESTERN STATES BANK CREDIT LINE - HOME EQUITY LOAN ACCOUNT - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR WESTERN STATES BANK CREDIT LINE - If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at 1525 E. PERSHING BLVD., CHEYENNE, WY 82001 OR 1425 10TH ST. GERING, NE 69341 as soon as possible. We must hear from you no later than 60 days after we sent you the 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
- 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 investigation 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.

This is a summary f your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and n response to a billing error notice.

COMPUTATION OF FINANCE CHARGES. Finance charges begin to accrue immediately when you make an advance to me. Finance charges will be computed as follows:

To figure the finance charge for each billing cycle, a periodic rate is multiplied by the daily balance of my Loan Account Balance each day. To figure the Daily Balance, you first take my Loan Account Balance at the beginning of each day and add any new advances, and subtract any payments or credits that apply to debt repayment, any unpaid finance charges, fees and other charges. This gives you the daily balance.

The minimum period payment required is shown on the front of this statement. You may pay off your Western States Bank Credit Line balance at any time or make voluntary additional payments. Payments shall be applied, first, to any unpaid FINANCE CHARGES and, second, to the principal loan balance outstanding in your Western States Bank Credit Line. Periodic statements may be sent to you at the end of each statement cycle showing your Western States Bank Credit Line transactions.

MINIMUM PAYMENT: On or before each Payment Date, I agree to make a payment of at least the Minimum Payment amount. The Minimum Payment will equal the following:
THE AMOUNT OF ACCRUED FINANCE CHARGES ON THE LAST DAY OF THE BILLING CYCLE.

* * Please return this portion with your payment * *

PLEASE KEEP US INFORMED OF NAME AND ADDRESS CHANGES

PLEASE CHECK YOUR NAME(S), ADDRESS, AND SOCIAL SECURITY NUMBER ON THE FRONT OF THIS STATEMENT, IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO THE BANK

PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED

☐	Customer's Name	☐	Customer's Name
☐	Soc. Sec. No	☐	Soc. Sec. No
☐	Address		
☐	City & State	☐	Zip Code
☐	Home Phone	☐	Work Phone

Signature _____