Important Information About Your Account

Unless we receive notice of any unauthorized or missing signature on any enclosed item or alteration of any enclosed item in this statement within fourteen days (14) after the statement is available for examination, or the date it is mailed, we will consider this statement and enclosures to be correct.

In case of errors or inquiries about your READY RESERVE

Send your inquiry in writing on a separate sheet so that the bank receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

1. Your name and account number.
2. A description of the error and why (to the extent you can explain) you believe it is an error and
3. The dollar amount of the suspected error.

If you have authorized the bank to automatically pay your bill from your checking or savings account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the bank receives it within 16 days after the bill was sent to you.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the bank is resolving the dispute. During that same time, the bank may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights: a full statement of your rights and the bank's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice. Send inquiries to: **South Carolina Bank and Trust, N.A., EFT Section, P.O. Box 1287, Orangeburg, South Carolina 29116-1287.**

Disclosure Statement

The average daily balance is determined by dividing the sum of the balance outstanding for each day of the monthly billing period by the number of days in the billing cycle and the daily periodic rate applied to the product to determine the amount of the **FINANCE CHARGE**.

In Case of errors or inquiries about your Electronic Transactions.

Telephone us at:
1-800-277-2175 (ORANGEBURG AREA ONLY CALL 534-2175)

or write to us at **P.O. Box 1287, Orangeburg, S.C. 29116-1287** 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.
2. Describe the error or 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 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.

Documentation and confirmation of transfers

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-277-2175 (ORANGEBURG AREA ONLY CALL 534-2175) to find out whether or not the deposit has been made.

Account Reconciliation

Month_____ 20_____

This form is provided to help you balance your bank statement. Match enclosed checks, charges, deposits, and withdrawals with the items in your register.
Write in your register all items which appear on this statement but have not been listed in your register. Example: Ready Reserve Transactions, Automatic Payments, Automatic Transfers, Interest Credits, Service Charges.

Check/Withdrawals not deducted

Date		Amount	
		$	
Total Checks/Withdrawals not deducted		$	

Deposits not credited

Date		Amount	
		$	
Total Deposits not credited		$	

Balance Computation

Add the following items	Amount	
Checking balance shown on this statement	$	
Savings balance shown on this statement		
Total deposits not credited		
Subtotal	$	
Subtract total checks/withdrawals not deducted Total	$	

This balance should agree with your records.