

Customer Statement Information

Send Correspondence and Deposits To:
Apex Bank
PO Box 549
Camden, TN 38320

Customer Service Center:
Toll Free 888-8MY-APEX
www.ApexBank.com

To receive prompt credit of your deposit, please mail to the address listed above. Checks which are not made payable to Apex Bank should be properly endorsed. Deposits received at any other address may be subject to delays. Do not send correspondence with your deposit(s).

For Verification of a Pre-Authorized Deposit:

Telephone us at: Apex Bank Customer Service, 888-8MY-APEX (888-869-2739) or visit any Apex Bank location.

Please note: The following disclosures apply only to consumer accounts and DO NOT apply to business accounts.

Regulatory Requirement:

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at:
Apex Bank Customer Service, 888-8MY-APEX (888-869-2739)
OR
Write us at:
Apex Bank Customer Service, PO Box 549, Camden, TN 38320

Contact us as soon as possible if you believe your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you or make available to you the FIRST statement on which the error or problem appeared.

Include the following information in your correspondence:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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.

If your initial complaint is made orally, we may require you to send us your complaint or questions in writing within ten (10) Business Days. We will investigate your complaint and will correct any error promptly. If we take more than ten (10) Business Days to do this, we will credit your account for the amount you believe is in error, so that you will have the use of these funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your account.

In Case of Errors or Questions About Your Statement:

Telephone us at:
Apex Bank Customer Service, 888-8MY-APEX (888-869-2739)
OR
Write us at:
Apex Bank Customer Service, PO Box 549, Camden, TN 38320

If your initial complaint is made orally, we may require you to send us your complaint or questions in writing within ten (10) Business Days.

Include the following information in your correspondence:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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.

You must contact us within sixty (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 an error has occurred, the following are true:

1. We will not attempt to collect the amount in question, or report you as delinquent on that amount.
2. We may continue to charge you interest on that amount.
If we determine an error has occurred, you will not be responsible to pay the amount in question or any interest or other fees related to that amount.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your account balance.
4. We can apply any unpaid amount against your credit limit.

Home Equity Plans

Explanation of Balance on Which Finance Charge is Computed:

Daily Balance Method (Including Current Transaction): We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance," we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any payments or credits. This gives us the "daily balance."

Checks Outstanding	
Check Number	Amount
Total	

To Balance Your Account	
1. Enter the Ending Balance shown on this statement:	\$
2. Add deposits shown in your checkbook but not shown on this statement:	\$
Enter any interest earned deposits from this statement into your checkbook.	
3. Total (1 and 2 above):	\$
4. "Checks Outstanding" Total:	\$
5. Balance: 3 less 4 should equal checkbook balance	\$