

IMPORTANT: PLEASE EXAMINE THIS STATEMENT OF YOUR ACCOUNT AND THE ENCLOSED ITEMS AT ONCE. IF NO ERROR IS REPORTED TO US WITHIN 14 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT.

DATE OR NUMBER	AMOUNT
TOTAL	

CHECKBOOK RECONCILIATION

ENTER
BALANCE THIS
STATEMENT

ADD
RECENT DEPOSITS
(NOT CREDITED ON THIS STATEMENT)

TOTAL \$

SUBTRACT
CHECKS OUTSTANDING

BALANCE

SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS STATEMENT, BUT NOT SHOWN IN YOUR CHECKBOOK

INQUIRIES ABOUT YOUR DIRECT DEPOSIT

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 to find out whether the deposit has been made. See below for the correct phone number.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone us or write us (see below for the correct phone number and address) as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please include the following information:

- (1) Your name and account number.
- (2) Description of the error or the transfer you are unsure about and an explanation as clearly as you can why you believe there is an error or why you need more information.
- (3) 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 find is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERROR OR QUESTIONS CONCERNING YOUR STATEMENT
CALL OR WRITE:**

863-453-6000
Heartland National Bank
800 West Main Street
Avon Park, FL 33825-3608

863-386-1322
Heartland National Bank
5033 U.S. Hwy. 27 North
Sebring, FL 33870-1220

863-386-1300
Heartland National Bank
320 US Hwy 27 North
Sebring, FL 33870-2147

863-699-1300
Heartland National Bank
600 US Hwy 27 North
Lake Placid, FL 33852-7939