

CHECKS OUTSTANDING						CHECKBOOK RECONCILIATION		
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT			
						ENTER		
						BALANCE THIS STMT	\$	
						ADD		
						RECENT DEPOSITS		
						(NOT CREDITED ON		
						THIS STATEMENT)		
							\$	
						SUBTOTAL	\$	
						SUBTRACT		
						TOTAL CHECKS		
						OUTSTANDING	\$	
BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows: Interest - ADD Overdraft - DEDUCT Automatic Payment - DEDUCT Service Charge - DEDUCT						BALANCE	\$	

PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS, OTHERWISE STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS

GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT. *Printed check charges include tax and shipping.

If your checkbook and statement do not balance, Accounted for bank Verified additions and Compared cancelled checks to Compared deposit amounts on
have you: charges? subtractions in your check stub? statement to your checkbook?
checkbook?

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (213)891-1188 or write us at 601 South Figueroa Street 29th Floor, Los Angeles, CA 90017 as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty days after we sent you the FIRST statement on which the problem or error appeared. If you have a question concerning your statement, please be prepared to:

* Tell us your name and account number. * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. and * Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days. We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly. If we need more time however, we may take up to forty-five days to investigate your complaint or question. If we decide to do this, we will credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time that it takes for 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 business days, we may not recredit your account. If the transfer under investigation resulted from a point-of-sale debit card transaction or a transfer initiated outside the United States, the time periods for investigation and recrediting your account are extended from 10 business days to 20 business days and from 45 calendar days to 90 calendar days.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

IMPORTANT INFORMATION ABOUT YOUR OPEN END CREDIT ACCOUNT (HEREINAFTER REFERRED TO AS "ACCOUNT"), IF ANY.

1. The balance subject to a periodic **FINANCE CHARGE** is the sum of the daily balances of the Account, as defined below, during the period covered by the statement ("billing cycle").
2. The daily balance of the Account is determined for purpose of calculating the periodic **FINANCE CHARGE** by starting with the balance at the beginning of each day, subtracting any payments or credits received for that day, and adding any advances or other debits (including any **FINANCE CHARGE** or late charges), posted to the Account that day. If the face of this statement provides that advances made during the billing cycle to which the statement relates will begin to accrue a periodic **FINANCE CHARGE** if not paid in full on or before a specified date, then advances posted to the Account during the billing cycle will not be added to the daily balance of the Account for purpose of calculating the periodic **FINANCE CHARGE** until the specified date.
3. The total current **FINANCE CHARGE** may be determined by multiplying the sum of the daily balances outstanding during the billing cycle, as shown on the face of this statement, by the daily periodic rate disclosed on the face of this statement, and then adding any transfer fees posted during the billing cycle. The periodic **FINANCE CHARGE** is posted to the Account at the end of the billing cycle as part of the new balance. The transfer fee **FINANCE CHARGE** is posted to the Account each time an advance is made.

BILLING RIGHTS SUMMARY - IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR RESERVE LINE BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us (on a separate sheet) at the address shown on 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. and * 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 investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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.