

ITEMS OUTSTANDING			
CHECKING ACCOUNT		STATEMENT SAVINGS	
CHECK NO.	AMOUNT	DATE OF WITHDRAWAL	AMOUNT
TOTAL	\$	TOTAL	\$

ACCOUNT RECONCILIATION	
ENTER THE ENDING BALANCE ON THIS STATEMENT	\$
ADD DEPOSITS RECORDED BY YOU, BUT NOT SHOWN AS CREDITED TO YOUR ACCOUNT ON THIS STATEMENT	\$
	\$
SUBTRACT TOTAL ITEMS OUTSTANDING	\$
TOTAL	\$

PLEASE EXAMINE THIS STATEMENT UPON RECEIPT AND IMMEDIATELY REPORT ANY PROBLEMS TO YOUR BRANCH OFFICE OR TO YOUR CUSTOMER SERVICE CENTER BY CALLING (800) 881-2686. STATEMENTS ARE CONSIDERED TO BE CORRECT IF YOU DO NOT NOTIFY US OF ERRORS WITHIN 60 DAYS OF RECEIVING YOUR STATEMENT.

Mark-off checks, withdrawals and deposits shown on this statement and in your register. If your register and statement do not balance, have you:

- Verified additions and subtractions in your register
- Accounted for banking charges
- Verified the dollar amount imprinted on lower right hand corner of checks with amount written on checks and in register
- Compared deposit amounts on statement with register
- Balanced your account with the last statement

TOTAL should agree with your register balance after deducting charges and adding credits not shown in your register but included on this statement as follows:

- Interest-Add
- ATM/Overdraft Charge-Deduct
- Automatic Debit-Deduct
- Service Charge-Deduct

IMPORTANT INFORMATION CONCERNING YOUR BALANCE RESERVE

THE FOLLOWING APPLIES IF YOUR ACCOUNT IS PRIMARILY USED FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES:

We figure the finance charge on your overdraft by applying the daily periodic rate to the product of the "average daily balance" of your account (including current transactions) times the number of days in the billing cycle. To get the "average daily balance," we take the beginning balance of your account each day, add any new advances and subtract any payments or credits, and any unpaid finance charges and late charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the number of days in the billing cycle. This gives us the "average daily balance." You can verify the finance charge by multiplying the "average daily balance" by the number of days in the billing cycle and applying the daily periodic rate to that product.

Any Overdraft balance followed by "Cr" means that the balance is a credit balance.

Payments received at any branch by 3:00 p.m. on a banking day will be posted to your account on the same day. Payments received after those times, or on a non-banking day, will be posted no later than the following banking day.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

In California, if you think there is an error on your statement write to us at: Bank of the Orient, Loan Service Center, P.O. Box 2489, San Francisco, CA 94126, (800) 881-2686. In Hawaii, if you think there is an error on your statement, write to us at: Bank of the Orient, Loan Service Center, P.O. Box 901, Honolulu, HI 96808, (808) 543-3744.

In your letter, give us the following information:

1. *Account information:* Your name and account number.
2. *Dollar amount:* The dollar amount of the suspected error.
3. *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 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 or not there has been an error, the following are true:

1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have 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 balance.
4. We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR ATM TRANSACTIONS

Contact or write us at: Bank of the Orient, Attention: Customer Service Center, P.O. Box 2489, San Francisco, CA 94126, (800) 881-2686. If you think an electronic transaction listed on your statement is incorrect or if you need more information about a transaction listed on your statement, transaction acknowledgement or terminal receipt.

We must hear from you no later than 60 days after the date we sent the FIRST statement on which the problem or error appeared. After the 60 days, you might not be able to recover any lost money if we can prove that we could have prevented the loss if you had told us in time. If you tell us orally, we may still require that you send us your complaint or question in writing within 10 business days.

We need the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
- The date, type and dollar amount of the transaction or error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to investigate your complaint or 20 business days if the error concerns a new account open less than 30 days, we will credit 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.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Error related to any transaction on a business account will be governed by any agreement between us and for all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at 1-800-881-2686 immediately.