ACCOUNT RECONCILIATION

PLEASE EXAMINE IMMEDIATELY AND REPORT ANY IRREGULARITY ON THE STATEMENT TO THE BANK AT ONCE IF INCORRECT. IF NO REPLY IS RECEIVED WITHIN 60 DAYS, THE ACCOUNT WILL BE CONSIDERED CORRECT.

This form is provided to help you balance your statement.

CHECKS/ITEMS OUTSTANDING	
CHECK NUMBER OR DATE OF ISSUE	AMOUNT
TOTAL OF OUTSTANDING ITEMS (Enter on Line 3 of Balance Form)	

ACCOUNT BALANCE FORM	
Line 1 - Enter Current Balance Shown on this Statement here	
Line 2 - Add any deposits made after the date of this Statement here	
USE THIS SPACE FOR ADDITIONAL DEPOSITS	
TOTAL OF Lines 1 and 2	
Line 3 - SUBTRACT total outstanding items	
Your register should show this BALANCE	

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers

Personal Deposit Accounts Only: **Telephone us at:** 802-524-2196 or **Write us at:** Peoples Trust Company, PO Box 320, St. Albans, Vermont 05478 as soon as you can, if you think 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 60 days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number (if any).

1. 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.
2. 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 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money 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 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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

VISA® ANNUAL NOTICE(s)

Important Information Regarding Your VISA-Branded Debit Card/ Non-VISA Debit Transaction Processing

We have enabled non-VISA debit transaction processing. This means you may use your VISA-branded debit card on a PIN Network* (a non-VISA network) without using a pin. The non-VISA debit network(s) for which such transactions are enabled is: **ACCEL Network.**

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point of sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are ***not*** applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

To *report a lost or stolen VISA® Debit Card after business hours*, please call 800-554-8969.

Loan Billing Rights

In Case of Errors or Questions About Your Bill (for open-end consumer loans only)

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Peoples Trust Company, PO Box 320, St. Albans, Vermont 05478 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:

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