

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR EXISTING ACCOUNT

USB cares about your privacy. For your convenience our Privacy Notice is available at <https://www.unitedsouthernbank.com/privacy.htm>. If you would like a printed copy, please contact customer service at 352-669-2121.

Errors and/or Omissions:

If you think your bill is wrong, or if you need more information about a transaction on your bill, We must hear from you no later than 60 days after you have received the bill/statement. Please write us on a separate sheet of paper, and mail it to: P. O. Drawer 29, Umatilla, FL. 32784-0029, as soon as possible. You may telephone us, but doing so will not preserve your rights. In your letter, please provide us with the following information:

1. Your name and account number;
2. The dollar amount of the suspected error;
3. A description of the error and an explanation of why you believe this is an error. If you need more information, please provide us a description the item(s) in question.

You are not required to pay the portion of your billing which is in question, while we are investigating. However, you are still obligated to pay the portion(s) of your bill that are not in question. During the investigative process concerning your question(s), we cannot report you as delinquent or take any action to collect the debt in question.

On Your Loan Account:

We figure a portion of the FINANCE CHARGE on your Loan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payment or credits and unpaid FINANCE CHARGES. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Loan Account balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second the principal portion of your loan billing outstanding in your Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Loan Account transactions.

Send payments and inquiries to: P. O. Drawer 29, Umatilla, FL. 32784-0029.

NOTE: Payments must be received by 5 p.m. eastern time. Monday - Friday, except bank holidays, to be credited as of that date. All other payments received will be credited as of the next business day.

If you have a Loan Account we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.