The Fahey Banking Company
Post Office Box 333 Marion Ohio 43301 0333

Main Office
127 North Main Street
Marion Ohio 43302 3072
740 382 8231
740 382 2314 fax

East Office
949 East Center Street
Marion Ohio 43302 4308
740 382 8232
740 387 4402 fax

North Office
345 East Fairground Street
Marion Ohio 43302 1800
740 382 8233
740 382 3156 fax

South Office
1577 Marion Waldo Road
Marion Ohio 43302 7400
740 386 2234
740 389 1895 fax

Worthington Office
Cascade Corporate Center Ste. 300
150 East Wilson Bridge Road
Worthington Ohio 43085 2386
614 781 9500
614 781 6664 fax

Account Access 740 382 8234 info@faheybank.com www.faheybank.com

ACCOUNT ACCESS LINE

FOR SPECIFIC ACCOUNT INFORMATION

STEP 1: Dial **382 8234**
outside of Marion dial
1 740 382 8234
PRESS 1, then:
STEP 2: Enter your account number (checking, savings, Certificate, loan)
STEP 3: Enter your account type
STEP 4: Enter your PIN then choose:

1 Account Balance
2 Additional Account Information
3 Account History on Checking or Savings
4 Funds Transfer & Loan Payment
5 Change PIN Number
6 Fax Statement, Check Reorder, Stop Payment
7 Leave A Message
0 Speak to Customer Service (During Banking Hours)
9 Return to Previous Menu

FOR ADDITIONAL BANKING SERVICES

STEP 1: Dial **382 8234**
outside of Marion dial
1 740 382 8234
STEP 2: PRESS 2, then choose:

1 Interest Rate Quotes
2 Branch Hours and Locations
3 ATM Locations
0 Speak to Customer Service (During Banking Hours)
9 Return to Previous Menu

FAHEY BANK
Hometown Roots. Worldwide Capabilities.
740 382 8234
24 hours a day, 7 days a week

Balancing Your Account

Please examine your statement and cancelled checks upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

1 **Verify and check off in your check register** each deposit, check or other transaction shown on this statement.

2 Enter in your check register and SUBTRACT:
- Checks or other deductions shown on your statement that you have *not* already entered.
- The "Service Charges", if any, shown on your statement.

3 Enter in your check register and ADD:
- Deposits or other credits shown on your statement that you have *not* already entered.
- The "Interest Earned" shown on your statement, if any.

4 List from your check register any checks or other deductions that are *not* shown on your statement

Check # or Date	Amount	
TOTAL >	**$**	

5 List any deposits from your check register that are *not* shown on your statement.

Date	Amount	
TOTAL >	**$**	

6 Enter ending balance shown on your statement.

$	

7 Add 5 and 6 and enter total here.

$	

8 Enter total from 4

$	

9 Subtract 8 from 7 and enter the difference here.

$	

This amount should agree with your check register balance.

We may report information about your account to credit bureaus. Late payments or other defaults on your account may be reflected in your credit report.

In Case of Error or Questions About Your Electronic Transfers:

Call or Write us at the telephone number or address listed above, 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.

1 .Tell us your name and account number if any.

2. Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. 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 (10) business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. 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.

Preauthorized Credits: If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number indicated at the top of this page to find out whether or not the deposit has been made.

For nonelectronic transfers, the depositor agrees to verify this statement and report forgeries, alterations or any error to an Officer of Fahey Bank within (10) days from the time this statement and cancelled checks are made available to the Depositor by delivery or by mail. Failure to so report shall exempt Fahey Bank from liability to the Depositor.

Revolving Credit Billing Statement

***Explanation of Finance Charge and Average Daily Balance: We figure the Finance Charge on your account by applying the periodic rate to the "Average Daily Balance" of your account (including current transactions) and multiplying by 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. This gives us the Daily Balance. Then, we add up all the Daily Balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance".

*****You must give written notification of any errors to preserve your rights under the Truth in Lending Act. **The debtor may pay the aggregate balance or any portion of the indebtedness at any time.***