

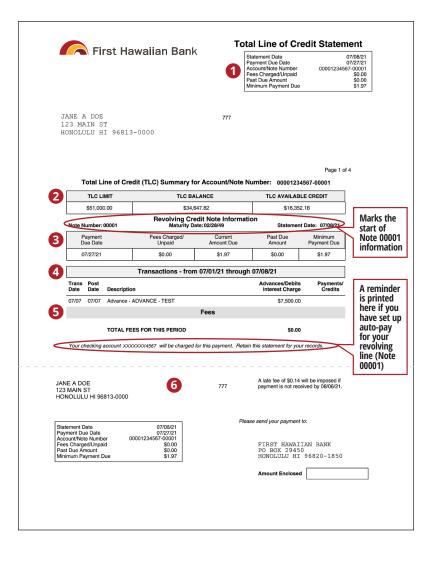
## HOW TO READ YOUR TOTAL LINE OF CREDIT ("TLC") STATEMENT

Use this guide as a reference to understand your monthly billing statement. Your TLC Statement will provide the following information:

- · All interest and fees incurred on the revolving portion of your line of credit during the statement period
- Amount due on the **revolving** portion of your line of credit
- A remittance ticket to submit with your check payment for the **revolving** portion of your line of credit

For Personal FirstLine®, Home Equity FirstLinesM, and Equity FirstLinesM Plus accounts only: Your TLC Statement will also provide a summary of the transactions, fees, and interest incurred on each of your fixed-rate locks, if any, during the statement period.

- Please note that you should **NOT** submit payment on your fixed-rate locks with your TLC remittance ticket. *Fixed-rate lock information is provided for your reference only.*
- You will be billed for the monthly amount owed on each of your fixed-rate locks, if any, through a Loan Statement that will be
  enclosed with your TLC Statement. Each of your fixed-rate locks will have its own Loan Statement and a separate remittance ticket.
- Payment Information Box
  This box provides your statement date, payment due date, full account number, minimum payment due, etc. on your revolving (variable rate) line of credit only (referenced as Note 00001).
- 2 TLC Summary
  Provides information on your TLC's credit limit,
  principal balance ("TLC Balance"), and available
  credit. This provides summary information on both
  your revolving line of credit and any fixed rate locks
  you have for this line of credit account.
- Revolving Credit Note Information
  Provides information on the fees incurred, current amount due, past due amount, and minimum payment due on your revolving (variable rate) line of credit only (Note 00001).
- Transactions
  Transaction activities (advances, credits, etc.) on your revolving (variable rate) line of credit only (Note 00001).
- Fees
  A summary of the fees incurred on your revolving line of credit for the statement period (e.g. late fees, returned payment fees).
- Remittance Ticket
  The remittance ticket with which you must submit your manual (check) payments. If you have set up automatic payments from a checking/savings account to your revolving (variable rate) line of credit, your statement will have a reminder printed on it. (Sample text outlined in red.) Additional payments for your revolving line of credit balance (Note 00001) may be submitted using this remittance ticket.



- Interest Charged
  Interest charged on your revolving (variable rate)
  line of credit for the statement period.
- **8 2021 Totals Year-to-Date (Note 00001)**Table summarizing fees and interest charged on your revolving (variable rate) line of credit year-to-date.
- 9 Summary Table
  Provides information on the previous statement
  balances, new debits and credits, interest charged,
  other charges, and current statement balance on
  your revolving (variable rate) line of credit for the
  statement period.
- Current Cycle Interest Charge Information
  Provides a detailed explanation of how your interest charge on your revolving line is computed.

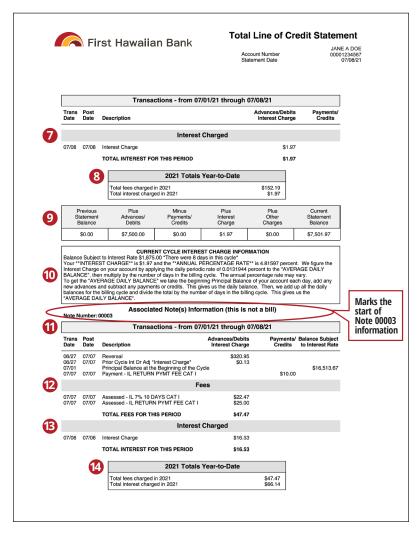
Note: Information for your first fixed-rate lock, if any, will be provided starting from here.)

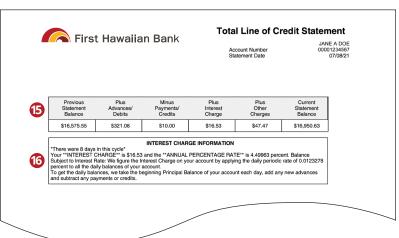
- Transactions
  Transaction activities (credits and debits) on your line's first fixed-rate lock (referenced as Note 00003).
- Fees
  A summary of the fees incurred on your first fixedrate lock (Note 00003) for the statement period
  (e.g. late fees, returned payment fees).
- Interest Charged
  Interest charged on your first fixed-rate lock
  (Note 00003) for the statement period.
- 2021 Totals Year-to-Date (Note 00003)

  Table summarizing fees and interest charged on your fixed-rate lock year-to-date.
- Summary Table
  Provides information on the previous statement balances, new debits and credits, interest charged, other charges, and current statement balance on your fixed-rate lock for the statement period.
- Current Cycle Interest Charge Information
  Provides a detailed explanation of how your interest charge on your fixed-rate lock is computed.

Note: If you have more than one fixed-rate lock on your line of credit, the same information will be provided for each note. (Notes 00004 - 00007 as shown in items 11-16.)

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Rev. 12/21 Member



## HOW TO READ YOUR LOAN STATEMENT

Use this guide as a reference to understand your monthly billing statement for each fixed-rate lock. Your Loan Statement will provide the following information:

- All interest and fees incurred on the specific fixed-rate lock portion of your line of credit during the statement period
- Amount due on the fixed-rate lock shown on the Loan Statement
- A remittance ticket to submit with your check payment for the specific **fixed-rate lock** on the Loan Statement
- **Payment Information Box** This box provides your full account number, statement date, current balance, payment due date, amount due, etc. on your fixed-rate lock (referenced as Note 00003 in the sample image). Please note that the amount due includes past due amounts, if applicable, and that your individual fixed-rate lock Note number may be different from that shown in the image.
- **Summary** In this section you can find the interest rate for your loan, the maturity date of your loan (the date by when you need to pay-off your loan), and the total amount you need to pay for the statement period. If you are past due on your loan payment, the past due amount will be included in the total due for the statement period.
- **Year-To-Date Summary** Refer to this section to find out how much interest you paid on your fixed-rate lock year-to-date.
- **Automatic Payment Reminder** If you have set up automatic payments from a checking/savings account to your fixed-rate lock, your statement will have a reminder printed on it.
- **Remittance Ticket** The remittance ticket must be submitted along with your check payment. The remittance ticket will show the total amount due. If you are making a partial payment, please complete the "Amount Enclosed" field by specifying the payment amount.
- **Unpaid Bill Information** If you missed payments on your loan account, information about your missed payments can be located here. The section will show missed payment due dates along with the amount due for each missed payment. The total in the "Unpaid Bill Information" section under "Payment Amount" should equate to the sum of the "Past Due Principal" and "Past Due Interest" amounts under the "SUMMARY" section.
- **Loan History** Transaction history for your loan account will be displayed in this section. Please refer to the "Transaction Description" field to understand if it was a debit or credit transaction.

