

### **Notice of Negative Information (Pre-sharing)**

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

\* \* \* \*

**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.**

 ©2004 Bankers Systems, Inc., St. Cloud, MN Form REGV-NEG-PRE 8/10/2004

### **Notice Regarding Payment of Items**

Working with you to be your financial partner is important to us. To help that partnership run smoothly, it is important that you be aware of the order in which we pay items you write against your demand deposit account.

When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest items first.

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The law permits us to pay items drawn on your account in any order. There is no policy that is favorable in every instance. Our payment policy minimizes the number of items that might potentially result in an overdraft or nonsufficient funds (NSF) fee but could result in some large items not being paid.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees have been disclosed to you previously. We encourage you to make careful records and practice good account management. This will help to avoid writing items without sufficient funds and incurring the resulting fees.

© 1999 Bankers Systems, Inc., St. Cloud, MN CHKPROCFLZ 10/26/99