Balance Your Account

LIST AND TOTAL ALL CHECKS, DEBIT CARD PURCHASES, ATM WITHDRAWALS AND OTHER WITHDRAWALS NOT SHOWN ON THIS STATEMENT

Check No. Or Date		Amount
Total		

1 Check off (✓) transactions appearing on your statement. Those transactions not checked off (✓) should be recorded in the items outstanding column.

2

Enter your Checkbook balance		
Add any credits made to your account through transfers, interest, etc. as shown on this statement. (Be sure to enter these in your checkbook.)		
Subtotal		
Subtract account fees (if any)		
Adjusted checkbook balance		**A**

3

Bank ending balance shown on this statement		
Add deposits shown in your checkbook, but not shown on this statement, because they were made and received after the date of this statement		
Subtotal		
Subtract items outstanding		
Adjusted bank ending balance		**B**

Your checkbook is in balance if line **A** agrees with line **B**.

Error Resolution Notice For Electronic Fund Transfers

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at 855-274-2801

Write to us at:

Sterling National Bank
21 Scarsdale Road
Yonkers, NY 10707

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 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.
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 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.

snb.com

Member FDIC

We suggest you retain this statement for your records.

STERLING NATIONAL BANK