

**Balancing your checkbook** Be sure you have recorded every account transaction—whether it was by ATM, teller, internet banking, merchant purchase, automated telephone system, electronic transfer or pre-authorized payment—as well as all fees and interest payments in your checkbook register. Compare your checkbook to the list of transactions on your statement, and put a check mark in your register beside each one. Enter all transactions that remain unchecked in the appropriate column below.

|   | Additions  | Withdrawals   |   |
|---|--|---|---|
| <p>1 Write your current statement balance on the line directly below.</p> <p>2 Under "Additions," list all deposits, transfers and other additions to your account that you have not checked off in your register. Total the additions and add this amount to your current statement balance. Enter this on line 2.</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> | <p>3 Under "Withdrawals," list any checks, payments, transfers or other withdrawals that you have not checked off in your register. Total the withdrawals and enter this amount on line 3.</p> <p>4 Subtract the total "Withdrawals" from "Additions" and enter that figure on line 4 below. This amount should match your checkbook.</p> |
| <p>\$ _____</p> <p>1 Statement balance</p>  | <p>+ \$ _____</p> <p>2 Additions</p>   | <p>- \$ _____</p> <p>3 Withdrawals</p>  | <p>= \$ _____</p> <p>4 Total</p>  |

**Errors or questions about your electronic transactions** Telephone us at 1-800-533-4630 or write to us at Allfirst - Error Resolution, Mail Code 101-825, P.O. Box 17033, Baltimore, MD 21297-0529 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 you the FIRST statement on which the problem or error appeared. When you call or write, please provide: your name and account number, a description of the suspected error, and the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

**Questions about your statement** Call us, Allfirst Bank or Allfirst Financial Center N.A., at 410-244-4300 or 1-800-533-4630 (TDD 1-800-225-8359) concerning questions or suspected errors on your statement, or to report a lost/stolen ATM/Visa® Check Card or to request a reminder of your existing personal identification number (PIN), or for other matters relating to your account. You may also write to us at the addresses shown below. Depending on the type of problem, calling may not preserve your rights. When you call or write, please provide: your name and account number, a description of the suspected error, and the dollar amount of the suspected error.

**Errors or questions about your non-electronic transactions** Call us at the number above. You must report suspected errors on non-electronic transactions within 14 days. All items are credited subject to final payment.

**To request an ATM/Visa Check Card or PIN** Please visit your nearest branch location. Visit our website at allfirst.com to locate the branch nearest you.

**Automated telephone service** For balance and transaction information or to verify a direct deposit or electronic transaction, or to transfer funds between related checking, money market, savings and line of credit accounts call 410-244-4300 or 1-800-533-4630.

**Internet Banking** For account balances, transaction information, to verify a direct deposit or electronic transaction, or to transfer funds between related accounts, visit our website at allfirst.com

**Change of address** Cut off the top of page 1 of your statement, cross out the incorrect information, and write the correct information and the date on which it became effective, and sign it. You may drop the slip off at any branch, include it with your next ATM deposit, or mail it to: Customer Information Services, Mail Code 501-120, P.O. Box 1596, Baltimore MD 21203.

**Written inquiries** For ATM/Visa Check Card or ATM/Merchant Purchase inquiries or Internet inquiries, write to: Debit Card Services - Error Resolution, Mail Code 101-825, P.O. Box 17033, Baltimore, MD 21297-0529. For ACH transactions, write to: ACH/EDI services, Mail Code 501-181, P.O. Box 17039, Baltimore, MD 21297-1039.