



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 001

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES
	0.00	0.00

AUTO HELP CORPORATION
 AUTO HELP CORPORATION
 7749 NORMANDY BLVD #145-405
 JACKSONVILLE FL 32221

Account at a Glance

Account	Beginning Balance	Deposits	Disbursement	Fees	Interest This Period	Ending Balance
000092723378	276.52	1,350.00	1,439.46	0.00	0.00	187.06
000092434877	15,579.79	31,224.80	43,689.30	30.83	0.00	3,084.46

-000092723378- Anchor Checking

Posted	Amount	Fees	Description
05-01	7.45-		Point Of Sale Withdrawal CHARLES AND GEO CAR WASJACKSONVILLE FLUS
05-01	9.73-		Point Of Sale Withdrawal TROPICAL SMOOTHIE CAFE JACKSONVILLE FLUS
05-03	87.89-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-03	16.25-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-03	13.90-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-04	26.36-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-08	15.12-		Point Of Sale Withdrawal GATE 1227 60 AIRPORT CENTER DRIVEJACKSONVILLE FLUS
05-08	25.68-		Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super Center JACKSONVILLE FLUS
05-08	100.00		Deposit Internet Transfer from 92434877 CK
05-08	30.09-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-08	66.37-		Point Of Sale Withdrawal AUTOZONE 0469 561 CASSAT AVE JACKSONVILLE FLUS
05-08	100.00		Deposit Internet Transfer from 92434877 CK
05-08	300.00		Deposit Internet Transfer from 92434877 CK
05-09	46.75-		Point Of Sale Withdrawal PAYPAL *ELECTRI 2211 North First StreetSan Jose CAUS
05-09	66.99-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-09	10.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-10	9.20-		Point Of Sale Withdrawal WINN-DIXIE #01 7921 NJACKSONVILLE FLUS
05-10	10.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 02

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092723378- Anchor Checking

(Continued)

Posted	Amount	Fees	Description
05-11	28.00-		Point Of Sale Withdrawal RACETRAC 2441 3030 W INT'L SPEEDWAY BDAYTONA BEACHFLUS
05-11	27.00-		Point Of Sale Withdrawal RACETRAC 2441 3030 W INT'L SPEEDWAY BDAYTONA BEACHFLUS
05-13	5.34-		Point Of Sale Withdrawal TROPICAL SMOOTHIE CAFE JACKSONVILLE FLUS
05-15	71.28-		Point Of Sale Withdrawal GO PULL-IT JACKSONVILLE FLUS
05-15	3.74-		Point Of Sale Withdrawal CHICK-FIL-A #01948 JACKSONVILLE FLUS
05-15	13.18-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-16	25.17-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-16	29.14-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-16	10.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-16	150.00		Deposit Internet Transfer from 92434877 CK
05-17	2.13-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BJACKSONVILLE FLUS
05-17	200.00		Deposit Internet Transfer from 92434877 CK
05-18	20.02-		Point Of Sale Withdrawal PAYPAL *GETALLP 2211 North First StreetSan Jose CAUS
05-18	24.26-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-18	7.05-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-18	10.02-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-18	10.55-		Point Of Sale Withdrawal CRACKER BARREL 502 CHAFFEE POINT BLVD JACKSONVILLE FLUS
05-19	16.25-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-19	1.60-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-19	10.02-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-20	30.00-		Point Of Sale Withdrawal MURPHY7144ATWALMART JACKSONVILLE FLUS
05-20	9.15-		Point Of Sale Withdrawal CHICK-FIL-A #01340 JACKSONVILLE FLUS
05-22	126.00-		Point Of Sale Withdrawal INTERSTATE ALL BATTERY JACKSONVILLE FLUS
05-22	12.71-		Point Of Sale Withdrawal WAL Wal-Mart Su 1083 WAL-SAMS JACKSONVILLE FLUS
05-22	53.82-		Point Of Sale Withdrawal OREILLY AUTO #1 5229 NORMANDY BOULEVARDJACKSONVILLE FLUS
05-22	100.00		Deposit Internet Transfer from 92434877 CK
05-23	58.85-		Point Of Sale Withdrawal RUSTY ACRES AUTOMOTIVE JACKSONVILLE FLUS
05-23	69.25-		Point Of Sale Withdrawal OREILLY AUTO #1876 JACKSONVILLE FLUS
05-23	100.00		Deposit Internet Transfer from 92434877 CK



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 03

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092723378- Anchor Checking (Continued)

Posted	Amount	Fees	Description
05-24	16.00-		Point Of Sale Withdrawal PAYPAL *AUTOBUT 2211 North First StreetSan Jose CAUS
05-25	29.99-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-25	10.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-25	11.48-		Point Of Sale Withdrawal AUTOZONE #0587 JACKSONVILLE FLUS
05-25	150.00		Deposit Internet Transfer from 92434877 CK
05-25	37.75-		Point Of Sale Withdrawal AUTOZONE 0587 8285 W BEAVER ST JACKSONVILLE FLUS
05-27	28.11-		Point Of Sale Withdrawal HERLONG BP JACKSONVILLE FLUS
05-27	90.00-		Point Of Sale Withdrawal 1137 LKQ LAKE CITY 813-436-6089 FLUS
05-30	20.03-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-31	70.58-		Point Of Sale Withdrawal TARGET T-2233 9525 Crosshill Blvd Jacksonville FLUS
05-31	4.23-		Point Of Sale Withdrawal TARGET T-2233 9525 Crosshill Blvd Jacksonville FLUS
05-31	150.00		Deposit Internet Transfer from 92434877 CK
05-31	4.98-		Point Of Sale Withdrawal OREILLY AUTO #1876 JACKSONVILLE FLUS

DAILY BALANCE CHANGES

Day	Balance	Day	Balance	Day	Balance	Day	Balance	Day	Balance
01	259.34	03	141.30	04	114.94	08	477.68	09	353.94
10	334.74	11	279.74	13	274.40	15	186.20	16	271.89
17	469.76	18	397.86	19	369.99	20	330.84	22	238.31
23	210.21	24	194.21	25	254.99	27	136.88	30	116.85
31	187.06								

-000092434877- Anchor Checking

Posted	Amount	Fees	Description
05-01	1.99-		Point Of Sale Withdrawal GOOGLE *GOOGLE STORAGE 855-492-5538 CAUS
05-01	35.00-		Point Of Sale Withdrawal CROSS CREEK BARBEQUE JACKSONVILLE FLUS
05-01	40.14-		Point Of Sale Withdrawal WINN-DIXIE # 7921 NORMANDY BLVD JACKSONVILLE FLUS
05-01	25.53-		Point Of Sale Withdrawal WINN-DIXIE # 7921 NORMANDY BLVD JACKSONVILLE FLUS
05-02	20.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-02	200.00		External Deposit Auto Help 247 - A.Babinski
05-02	44.12-		External Withdrawal BARCLAYCARD US - CREDITCARD
05-03	5,181.00-		External Withdrawal Auto Help 247 - Auto Show
05-03	300.00-		Check 1208
05-03	366.85-		Check 643
05-03	80.35-		Check 644
05-03	374.85-		Check 645



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 04

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092434877- Anchor Checking

(Continued)

Posted	Amount	Fees	Description
05-03	18.00-		Point Of Sale Withdrawal HERLONG BP 9000 NORMANDY BLVD JACKSONVILLE FLUS
05-05	13.00-		Point Of Sale Withdrawal HERLONG BP JACKSONVILLE FLUS
05-05	15.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-05	51.00		External Deposit Auto Help 247 - S. Finney
05-05	160.00		External Deposit Auto Help 247 - Johnson
05-05	380.00		Deposit
05-06	17.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-08	30.10-		Point Of Sale Withdrawal GATE 1189 640 STOCKTON ST. JACKSONVILLE FLUS
05-08	84.00-		Point Of Sale Withdrawal HOMETEAM PEST DEFENSE 3904-730-2522 FLUS
05-08	114.41-		Point Of Sale Withdrawal THE OLIVE GARD00018168 JACKSONVILLE FLUS
05-08	17.10		Point Of Sale Deposit TARGET T-2233 9525 Crosshill Blvd Jacksonville FLUS
05-08	120.00-		External Withdrawal CHASE CREDIT CRD - EPAY
05-08	15,202.70		Deposit
05-08	300.00-		Check 1212
05-08	100.00-		Withdrawal Internet Transfer to 92723378 CK
05-08	100.00-		Withdrawal Internet Transfer to 92723378 CK
05-08	300.00-		Withdrawal Internet Transfer to 92723378 CK
05-09	4,558.93-		External Withdrawal FLOORPLAN XPRESS - FLORIDA PO STK 48
05-09	4,592.24-		External Withdrawal FLOORPLAN XPRESS - FLORIDA PO STK 51
05-09	200.00-		External Withdrawal CarBucks - Funding 543381, 2009, VOLKSWAGEN, 2V8HW
05-10	120.75-		Point Of Sale Withdrawal RTI 855-3557625 ILUS
05-10	32.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-10	373.88-		External Withdrawal BARCLAYCARD US - CREDITCARD
05-10	3,119.75-		External Withdrawal FLA DEPT REVENUE - C01 15764479
05-10	3,555.50-		External Withdrawal Auto Help 247 - Auto Show
05-10	200.00-		Check 1213
05-10	43.00-		Check 648
05-10	387.35-		Check 646
05-11	26.00-		Point Of Sale Withdrawal RACETRAC 2441 3030 W INT'L SPEEDWAY BDAYTONA BEACHFLUS
05-11	41.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-12	27.31-		Point Of Sale Withdrawal RACETRAC309 JACKSONVILLE FLUS
05-15	45.94-		Point Of Sale Withdrawal WALGREENS STORE 8018 NORMANDY BLVD JACKSONVILLE FLUS
05-15	100.00-		Point Of Sale Withdrawal VOIP INNOVATIONS 877-478-6471 PAUS
05-15	25.00-		Point Of Sale Withdrawal MURPHY7406ATWALMART MIDDLEBURG FLUS
05-15	33.21-		Point Of Sale Withdrawal MURPHY7406ATWALMART MIDDLEBURG FLUS
05-15	558.00		External Deposit Auto Help 247 - K. Daley



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 05

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092434877- Anchor Checking

(Continued)

Posted	Amount	Fees	Description
05-15	96.50-		External Withdrawal Auto Help 247 - Auto Show
05-15	5,158.00-		External Withdrawal Auto Help 247 - Auto Show
05-15	3,500.00		Deposit Internet Transfer from 92721067 CK
05-15	6,125.00		Deposit
05-15	61.19-		Point Of Sale Withdrawal WINN-DIXIE # 7921 NORMANDY BLVD JACKSONVILLE FLUS
05-16	140.99-		Point Of Sale Withdrawal LE-VEL.COM 866-5236639 TXUS
05-16	361.42-		External Withdrawal USAA P&C EXT - AUTOPAY
05-16	3,933.93-		External Withdrawal FLOORPLAN XPRESS - FLORIDA PO STK 46
05-16	107.50-		External Withdrawal Auto Help 247 - Auto Show
05-16	243.00-		External Withdrawal Auto Help 247 - Auto Show
05-16	150.00-		Withdrawal Internet Transfer to 92723378 CK
05-17	200.00-		Withdrawal Internet Transfer to 92723378 CK
05-18	10.26-		Point Of Sale Withdrawal OLIVE GARDEN 00012724 JACKSONVILLE FLUS
05-18	250.00-		Check 649
05-19	25.51-		Point Of Sale Withdrawal HERLONG BP JACKSONVILLE FLUS
05-19	160.00		External Deposit Auto Help 247 - Johnson
05-19	51.00		External Deposit Auto Help 247 - S. Finney
05-19	250.00		External Deposit Auto Help 247 - A.Babinski
05-19	80.35-		Check 653
05-19	149.85-		Check 652
05-19	134.35-		Check 647
05-19	203.15-		Check 651
05-19	80.35-		Check 650
05-19	150.00		Deposit
05-22	56.67-		Point Of Sale Withdrawal CARTER'S #635 2700 STATST. AUGUSTINEFLUS
05-22	17.00-		Point Of Sale Withdrawal SPEEDWAY 06867 JACKSONVILLE FLUS
05-22	100.00		External Deposit Auto Help 247 - A.Babinski
05-22	3,220.00		Deposit
05-22	200.00-		Check 1215
05-22	500.00-		Check 1214
05-22	100.00-		Withdrawal Internet Transfer to 92723378 CK
05-23	225.00		External Deposit Auto Help 247 - 1AaronHine
05-23	100.00-		External Withdrawal MANHEIM - ACH PAYMNT INV#751156 \5314848 WVWMN ACH61416
05-23	215.00-		External Withdrawal CarBucks - Funding 522520, 2009, VOLKSWAGEN, 2V8HW
05-23	580.35-		External Withdrawal IPFS800-791-7901 - IPFSPMTGAA 625946
05-23	3,866.50-		External Withdrawal Auto Help 247 - Auto Show
05-23	100.00-		Withdrawal Internet Transfer to 92723378 CK
05-24	46.00-		Point Of Sale Withdrawal HAIR CUTTERY #1312 JACKSONVILLE FLUS
05-24	22.94-		Point Of Sale Withdrawal CHICK-FIL-A #02088 JACKSONVILLE FLUS
05-24	100.00-		External Withdrawal CHASE CREDIT CRD - EPAY
05-24	75.00-		Point Of Sale Withdrawal AUTO DATA DIRECT FS 866-923-3123 FLUS
05-25	27.18-		Point Of Sale Withdrawal IHOP #36-105 JACKSONVILLE FLUS



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 06

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092434877- Anchor Checking

(Continued)

Posted	Amount	Fees	Description
05-25	150.00-		Withdrawal Internet Transfer to 92723378 CK
05-26	225.00-		Descriptive Withdrawal ACH Return/Auto Help/92434877/A.Hine/Acct Clsd
05-26	57.00-		Over Counter Check 1216
05-27	24.95-		Point Of Sale Withdrawal MARATHON PETRO JACKSONVILLE FLUS
05-27	23.80-		Point Of Sale Withdrawal RACETRAC 2392 6913 103RD ST JACKSONVILLE FLUS
05-27	18.01-		Point Of Sale Withdrawal CHICK-FIL-A #02088 JACKSONVILLE FLUS
05-27	27.97-		Point Of Sale Withdrawal ADVANCE AUTO PARTS #928JACKSONVILLE FLUS
05-30	79.71-		Point Of Sale Withdrawal TARGET T-1853 6331 Roosevelt Blvd Jacksonville FLUS
05-30	90.95-		Point Of Sale Withdrawal JUSTICE #0876 JUSTICE OJACKSONVILLE FLUS
05-30	1.99-		Point Of Sale Withdrawal GOOGLE *GOOGLE STORAGE 855-492-5538 CAUS
05-30	20.99-		Point Of Sale Withdrawal GOOGLE *MADFINGERGAMES G.CO/PAYHELP#CAUS
05-31	148.70-		Point Of Sale Withdrawal WAL Wal-Mart Su 1083 WAL-SAMS JACKSONVILLE FLUS
05-31	17.90-		Point Of Sale Withdrawal CVS/PHARMACY # 3106--1625 FOURAKER ROJACKSONVILLE FLUS
05-31	40.21-		Point Of Sale Withdrawal MURPHY7406ATWALMART MIDDLEBURG FLUS
05-31	22.00-		Point Of Sale Withdrawal MURPHY7406ATWALMART MIDDLEBURG FLUS
05-31	33.93-		Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super Center JACKSONVILLE FLUS
05-31	150.00		External Deposit Auto Help 247 - C.Jackson
05-31	225.00		External Deposit Auto Help 247 - 1AaronHine
05-31	500.00		External Deposit Auto Help 247 - A.Babinski
05-31	150.00-		Withdrawal Internet Transfer to 92723378 CK
05-31	0.00	0.83-	Cash Deposited Fee for \$10550
05-31	0.00	30.00-	Monthly Maintenance Fee

CHECKS CLEARED

Check#	Date	Amount	Check#	Date	Amount	Check#	Date	Amount
00000643	05-03	366.85	00000644	05-03	80.35	00000645	05-03	374.85
00000646	05-10	387.35	00000647	05-19	134.35	00000648	05-10	43.00
00000649	05-18	250.00	00000650	05-19	80.35	00000651	05-19	203.15
00000652	05-19	149.85	00000653	05-19	80.35	00001208*	05-03	300.00
00001212*	05-08	300.00	00001213	05-10	200.00	00001214	05-22	500.00
00001215	05-22	200.00	00001216	05-26	57.00			

DAILY BALANCE CHANGES

Day	Balance	Day	Balance	Day	Balance	Day	Balance	Day	Balance
01	15,477.13	02	15,613.01	03	9,291.96	05	9,854.96	06	9,837.96



STATEMENT PERIOD		CUSTOMER NUMBER
FROM	TO	
05-01-2017	05-31-2017	000092723378

PAGE: 07

DIVIDENDS AND/OR INTEREST (IF \$10.00 OR MORE) WILL BE REPORTED TO INTERNAL REVENUE SERVICE AND APPLICABLE STATE AGENCY THROUGH PERIOD ENDING DEC. 31 AS INTEREST INCOME FOR CALENDAR YEAR.	YEAR TO DATE EARNINGS	TOTAL YEAR TO DATE FINANCE CHARGES

AUTO HELP CORPORATION

-000092434877- Anchor Checking

(Continued)

DAILY BALANCE CHANGES

Day	Balance	Day	Balance	Day	Balance	Day	Balance	Day	Balance
08	23,909.25	09	14,558.08	10	6,725.85	11	6,658.85	12	6,631.54
15	11,294.70	16	6,357.86	17	6,157.86	18	5,897.60	19	5,835.04
22	8,281.37	23	3,644.52	24	3,400.58	25	3,223.40	26	2,941.40
27	2,846.67	30	2,653.03	31	3,084.46				

*APYE: Annual Percentage Yield Earned

**YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

(These procedures only apply to your open-end loan advances.)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us, on a separate sheet, and mail it to: ATLANTIC COAST BANK, ATTENTION CUSTOMER CARE, P.O. BOX 1256, WAYCROSS, GA 31502-1256. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Finance Charge - Balance Computation

We figure the finance charge on your account for any payment by applying the periodic rate to the "unpaid loan balance" after the previous payment was made. This gives you the interest for one period (day). We then multiply the interest for one period (day) by the number of periods (days) which have elapsed since the last finance charge was applied.

The balance used to compute the Finance Charge is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

Periodic rates for adjustable rate loans may vary in accordance with the loan agreement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone 800-342-2824 or write to: ATTENTION EFT, P.O. Box 1256, Waycross, GA 31502-1256.

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact Atlantic Coast Bank. Atlantic Coast Bank must hear from you no later than 60 days after Atlantic Coast Bank sent you the FIRST statement on which the error or problem appeared.

Tell Atlantic Coast Bank your name and account number.

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

Tell Atlantic Coast Bank the dollar amount of the suspected error.

Atlantic Coast Bank will investigate your complaint and will correct any error promptly. If Atlantic Coast Bank takes more than 10 business days (5 business days for VISA Point-of-Sale transactions) to do this, Atlantic Coast Bank will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes Atlantic Coast Bank to complete the investigation.

The following procedure is for reconciling your Checking Account only!

Step 1

Obtain your account register and check off the following items listed in your Checking Account:
(1) Personal check or check card uses (2) ATM uses (3) Automatic transfer (4) Deposits. If any of the above items (1) thru (4) are on your Checking Account, but not in your account register, then verify that they are your items, if so, then record them in your account register, and adjust your register balance.

Step 2

Enter each charge against your Checking Account into your register and adjust your register balance.

Step 3

List and total all deposits on your Checking Account not checked off in your account register. This total will be used in step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

Step 4

List and total all checks and other payments on your Checking Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

Step 5

ENTER: Checking Account Balance \$ _____
 ADD: Your total deposits on your Checking Account. Step 3 \$ _____
 SUB TOTAL: \$ _____
 SUBTRACT: Total checks and other payments on your Checking Account not checked off in your account register. Step 4 \$ _____
 SUBTOTAL: \$ _____
 ENTER AND SUBTRACT: Balance on your account register \$ _____
 TOTAL: (should be 0) \$ _____
 IF THE TOTAL IS NOT ZERO. SEE STEP 6

Step 6

Recheck Steps 1 thru 5
 Compare the amount entered on your Checking Account to the amounts you entered in your account register.
 Check for addition and subtraction errors in your account register.