Balance Your Account

Date: _____

Checks Outstanding

Check No.	Amount	
TOTAL		

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

2

Enter your checkbook balance			
Add any credit made to your account through transfers, interest, etc. as shown on this statement. (Be sure to enter these in your checkbook.)			
Subtract any debits made to your account through transfers, account fees, etc. as shown on this statement. (Be sure to enter these in your checkbook.)			
Adjusted checkbook balance			**A**
3			
Bank Balance shown on this statement.			
Add deposits shown in your checkbook, but not shown on this statement, because they were made and received after date of this statement			
Subtotal			
Subtract checks outstanding			
Adjusted bank balance			**B**

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

ELECTRONIC FUND TRANSFER TRANSACTIONS (EFT)

The following notices apply to your account if it is maintained primarily for personal, family or household purposes. Electronic Fund Transfer transactions (EFT transactions) are transactions processed electronically. ATM transactions and transactions processed through the Automated Clearing House Association, such as direct deposit of Social Security benefits are EFT transactions.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
FOR CONSUMER CUSTOMERS ONLY

Telephone us at 866.626-6004 to report lost/stolen cards or to reach your branch office for all other EFT issues. Write to us at Bank of Marin, ATTN: Central Operations, PO Box 2039, Novato, CA 94948-2039, 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 send you the **first** statement on which the problem or error appeared.

(1) Tell us your name and account number
(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 tell you the results of our investigation within 10 or 5 (VISA® Check Card) 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 (or in some cases, up to 90 days) to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 or 5 (VISA® Check Card) business days for the amount you think is in error, so that you will have 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 do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

MEMBER FDIC

(R 09/15)

00022601 00077659 0000 0002 BOMB1110070121061339 01