Contact us at: Camden National Bank

PO Box 310

Camden, ME 04843 1.800.860.8821



Account Reconciliation

Please use this document to help you reconcile the balance shown on your statement with the balance in your checkbook. Please verify your statement with your records at once, and contact us at the address above as soon as possible if you have any questions or feel there may be an error. If no errors are reported within 30 days, the account will be considered correct.

Checks & Withdrawals Outstanding

Check Number	Amount	(\$)	Steps to help reconcile your account: 1. Using the transaction activity on your statement, mark off the corresponding entries in your checkbook. 2. Verify and enter into your checkbook any transaction activity on your statement that does not have a corresponding entry, (transfers, interest paid, service charges, automatic deductions, etc.). 3. List on the record, at the left, the number and/or date and amount of each check or automatic deduction you have written or authorized which is not included on this statement. 4. Enter the ending balance from your statement, as shown in the Account Summary section, where indicated on the record below. 5. Enter and add the total of any deposits to your account that are not yet credited by the Bank, where indicated on the record below. 6. Make a note of your new balance next to Total below. 7. Enter and subtract the total of checks or withdrawals listed from step 3 above, on the record below. 8. This new total should match your checkbook balance.
			Enter bank balance from statement
			Add deposits not credited by Bank (if any)
			TOTAL
Total Withdrawals			Subtract total of
Outstanding			checks not paid
THIS AMOUNT SHOULD	EQUAL YOUR CHE	CKBOOK BALANC	E •

In Case of Error or Questions About Your Electronic Transfers

If your statement is wrong or if you need more information about a transfer listed on the statement or receipt, please contact us no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

Call: 800.860.8821 Write: Camden National Bank

Attn: Electronic Banking Department

PO Box 310 Camden, ME 04843

E-mail: info@camdennational.com

Please provide:

- Your name and account number
- A description of the error or transfer you are questioning, along with an explanation of why you believe there is an error or what further information you would like to provide.
- The dollar amount of the item in question

If you tell us orally, we will send you a summary of the dispute to review and sign, and request that you return it to us within ten (10) business days.

Once we receive a signed dispute form from you, we will contact you within ten (10) business days. If we expect to take longer we may take up to forty-five (45) days to review your dispute. However, we will provisionally credit your account on the tenth (10th) business day for the amount you have disputed; so that you will have the use of the money during the time it takes us to complete our review. If we have not received your signed dispute form with ten (10) business days, we may not credit your account.

If your dispute involves new accounts, point-of-sale or foreign-initiated transactions, we may take up to ninety (90) days, or twenty (20) days for new accounts to review your dispute and credit your account.

We will tell you the results within three (3) business days after completing our review. If we determined that no error occurred, we will send you a written explanation and will reverse the provisional credit on your account at that time. Please use the contact information provided if you would like to request a copy of the documentation relied upon to resolve your dispute.

