


Understanding Your New Statement

We've designed a new, easier-to-read statement... just take a look!



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JOE SAMPLE
12345 NEW STREET
WARREN, MI 48092

Account Statement

Member Number 123450	Statement Period 05-16-2009 to 05-31-2009
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Account Balances at a Glance:	
Total Savings	\$1,484.35
Total Checking	\$7,793.93
Total Certificates	\$3,938.79
Total Loans	\$15,078.75

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Dates for period covered

Summary of account balances at the end of the period

This statement provides your account information from May 16th - May 31st. If you have any questions about your statement, or if you need assistance with any of your accounts, please contact us at 586.276.3000.

Credit Union News

Savings Regular - 123450100

Post Date	Eff. Date	Amount	Balance	Description
05-16			1106.25	Beginning Balance
05-18		100.00	1206.25	External Deposit - DIR DEP
05-25		100.00	1306.25	External Deposit - DIR DEP
05-31		1.20	1207.45	Credit Interest
05-31			1207.45	Ending Balance

The Annual Percentage Yield is 0.50%. Year to date interest paid is \$1.20

Checking Regular - 1234503

Post Date	Eff. Date	Amount	Balance	Description
05-16			7,846.62	Beginning Balance
05-17	05-16	-116.46	7,730.16	Check 2266
05-18	05-17	-110.64	7,619.52	Check 2268
05-20	05-19	-48.51	7,571.01	Check 2269
05-21	05-20	-70.00	7,501.01	Check 2272
05-24	05-23	-39.66	7,461.35	Check 2267
05-28	05-27	-100.00	7,361.35	Check 2270
05-28		470.00	7,831.35	External Deposit INCOME TAX
05-31	04-19	-37.42	7,793.93	Check 2273
05-31			7,793.93	Ending Balance

Cleared Checks Summary

Check #	Date	Amount	Check #	Date	Amount
002266	05-17	116.46	002270*	05-28	100.00
002267	05-24	39.66	002272	05-21	70.00
002268	05-18	110.64	002273	05-31	37.42
002269	05-20	48.51			

* Indicates a skip in check sequence

Summary of checks cleared

Post Date is the date the item is actually posted to your account

Effective Date is the date the transaction became effective

Transaction amount

Account balance after each transaction

Holiday Club Savings - 123450176

Post Date	Eff. Date	Amount	Balance	Description
05-16			276.56	Beginning Balance
05-31		0.34	276.90	Credit Interest
05-31			276.90	Ending Balance

The Annual Percentage Yield is 0.52% Year to date interest paid is \$0.34

If you have additional savings products, they'll be listed here

Fixed Rate CD - 12 Month - 123450301

Maturity Date: 03-30-2010

Post Date	Eff. Date	Amount	Balance	Description
05-16			3,891.46	Beginning Balance
05-31		47.33	3,938.79	Credit Interest
05-31			3,938.79	Ending Balance

The Annual Percentage Yield is 4.57% Year to date interest paid is \$47.33

FlexLINE - 123450287

Available Credit: \$4,348.09

Post Date	Amount	Principal	Finance Charges	Other Charges	Balance	Description
05-16	-700.00	700.00	0.00	0.00	700.00	Overdraft Protection Advance
05-17	5.00	0.00	5.00	0.00	700.00	Regular Payment
05-31	50.00	48.09	1.91	0.00	651.91	Regular Payment
05-31					651.91	Ending Balance

The Annual Percentage Rate is 18.000% Year to date interest paid is \$6.91

If you have additional loan products, they'll be listed here

Auto Loan - 123450201

Post Date	Amount	Principal	Finance Charges	Other Charges	Balance
05-16					14,426.84
05-17	75.00	0.00	57.74	17.26	14,426.84
05-31					14,426.84

The Annual Percentage Rate is 5.200% Year to date interest paid is \$281.36

Receiving multiple statements?

You can choose to have your multiple accounts combined into one.
Just contact us at 586-276-3000.