

# How to read your NEW account statement

## YOU'LL NOTICE IT'S EVEN EASIER TO READ.

Input from members like you proved to be valuable as we designed the new statement. Making our statement easier to read is just part of our ongoing effort to provide you with the best possible service.

Please take a few moments to familiarize yourself with the features of this new statement. We think you'll like the changes! Should you have questions, simply call one of our Member Service Representatives at the number listed on your statement.

*Loan and Certificate Accounts will follow this same format*

### 1 News & Information

Important messages about your account and credit union services

### 2 Account Summary Dividends

Dividends, finance charges, fees and account balances will appear here, grouped into categories

### 3 Transactions

Your transactions are now grouped into categories and sorted by transaction date.

### 4 Deposits

### 5 Other Deductions

Cash, ATM and check card transactions are grouped here.

### 6 Drafts/Checks

An \* indicates a skip in sequential numbers.

Send Inquiries To:

Your Federal Credit Union  
333 Capitol Street  
Salt Lake City, UT 84000

Joan R. Member  
123 North Main St.  
Salt Lake City, UT 84000

Thinking about refinancing or buying a car? Auto loans are very low. Give one of our loan officers a call today to learn more!!

Notice: See Reverse side for important information regarding your right to dispute errors on your statement

ACCOUNT NUMBER:  
YTD DIV RECIEVED: 94.06  
PAGE NUMBER 1

#### SUMMARY OF YOUR ACCOUNTS

| SUFFIX 01 BASE SHARE ACCT      |                     | SUFFIX 02 CHECKING PLUS ACCT   |                     | SUFFIX 21 USED CAR/Truck |                     |
|--------------------------------|---------------------|--------------------------------|---------------------|--------------------------|---------------------|
| Statement Period               | 10/01/03 - 12/31/03 | Statment Period                | 10/01/03 - 12/31/03 | Statement Period         | 10/01/03 - 12/31/03 |
| Beginning Balance              | 3,541.11            | Beginning Balance              | 2,118.72            | Beginning Balance        | 15,842.10           |
| Deposits 003                   | 430.07              | Deposits 005                   | 1,705.57            | Payments 002             | 350.00              |
| Withdrawals 002                | 42.00               | Withdrawals 002                | 72.00               | Interest for Period      | 97.50               |
| Ending Balance                 | 3,929.18            | Drafts Cleared 028             | 1,137.30            | Late Fees                | .00                 |
|                                |                     | Ending Balance                 | 2,614.99            | Advances 000             | .00                 |
|                                |                     |                                |                     | Ending Balance           | 15,579.84           |
| Dividend Year-To-Date          | 72.92               | Dividened Year-To-Date         | 21.14               | Interest Year to Date    | 422.04              |
| Dividend This Period           | 30.07               | Dividened This Period          | 3.78                | Late Fees Year to Date   | .00                 |
| Average Daily Balance          | 3,711.10            | Average Daily Balance          | 2,215.21            | Annual Percentage Rate   | 7.250%              |
| Days Dividend Earned           | 91                  | Days Dividend Earned           | 31                  | Periodic Rate            | .0198%              |
| Annual Percentage Yield Earned | 3.29%               | Annual Percentage Yield Earned | 2.01%               | Payment Amount           | 156.85              |
|                                |                     |                                |                     | Payment Due Date         | 11/15/04            |

#### SUFFIX 01 BASE SHARE ACCT

| History Date | Description      | Transaction Amount | Account Balance |
|--------------|------------------|--------------------|-----------------|
| 12/03        | MPLS USPS PDC NY | 200.00             | 3,741.11        |
| 12/10        | ATM Withdrawal   | 21.00-             | 3,929.18        |
| 12/14        | MPLS USPS PDC NY | 200.00             | 3,920.11        |
| 12/21        | ATM Withdrawal   | 21.00-             | 3,899.11        |
| 12/31        | Dividend         | 30.07              | 3929.18         |

#### SUFFIX 02 CHECKING PLUS

| Deposits Date | Amount | Description      | Location                    |
|---------------|--------|------------------|-----------------------------|
| 12/01         | 40.00  | Deposit          |                             |
| 12/03         | 820.89 | MPLS USPS PDC NY | MPLS USPS PDC NY Fed Salary |
| 12/14         | 87.00  | Deposit          |                             |
| 12/21         | 753.90 | MPLS USPS PDC NY | MPLS USPS PDC NY Fed Salary |
| 12/31         | 3.78   | Dividend         |                             |

#### Other Deductions

| Date  | Amount | Description    | Location     |
|-------|--------|----------------|--------------|
| 12/06 | 21.00  | ATM Withdrawal | Liberty Mall |
| 12/06 | 51.00  | ATM Withdrawal | Main Office  |

#### Drafts/Checks Cleared

| Drafts# | Amount | Date  | Drafts# | Amount | Date  | Drafts# | Amount | Date  | Drafts# | Amount | Date  |
|---------|--------|-------|---------|--------|-------|---------|--------|-------|---------|--------|-------|
| 852     | 13.40  | 12/02 | 860*    | 20.05  | 12/08 | 866     | 12.98  | 12/12 | 872     | 16.79  | 12/18 |
| 854*    | 11.22  | 12/02 | 861     | 35.00  | 12/08 | 867     | 56.36  | 12/13 | 873     | 17.56  | 12/19 |
| 855     | 13.00  | 12/02 | 862     | 89.24  | 12/09 | 868     | 24.36  | 12/15 | 874     | 56.78  | 12/22 |
| 856     | 25.36  | 12/02 | 863     | 45.65  | 12/13 | 869     | 89.36  | 12/16 | 875     | 75.90  | 12/22 |
| 857     | 20.00  | 12/05 | 864     | 25.36  | 12/11 | 870     | 12.45  | 12/16 | 876     | 56.89  | 12/23 |