Send inquiries to:

Your Credit Union Name
123 Your CU's Address
Yourtown USA 12345

Statement of Account

Loan number(s) followed by an asterisk (*) are open end credit accounts. With regard to those accounts, the balance subject to interest rate (shown in the "Balance" column) is the unpaid balance each day after credits are subtracted and the new advances or charges are added. The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

**********AUTO**MIXED AADC 493
000000254 01 MB 0.425
JOHN D SAMPLE
123 ANY STREET
ANYTOWN USA 12345-6789

0001 01
0000006

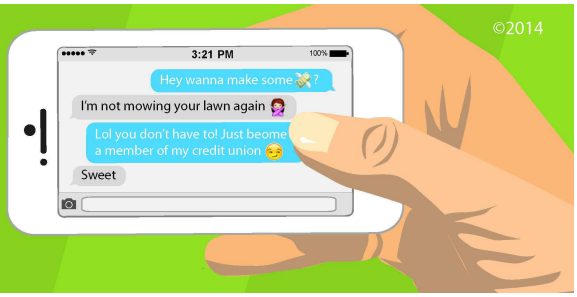
From: 12/01/19	To: 12/31/19	Member #: XXXXXX997

IMPORTANT REMINDER: This statement contains important 2019 tax information that is provided to the IRS. No separate paper 1099-INT tax form will be mailed. If you have an IRA with us, the fair market value is being given to the IRS also.

Refer a friend

When you hear about a good thing, you want to share the news — especially with friends and family. You already know about the benefits of membership with your local credit union, so why not tell a friend? Now there's an extra incentive. **Refer a friend or family member today! You'll earn some cash, and so will they!**

See us for more details!



MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # XXXXXX997 AS OF 12/31/19

YOU EARNED 565 V.I.P. POINTS; YOUR NEW LEVEL WILL BE: VIP-PLATINUM
WE HOPE YOU ARE ENJOYING YOUR REWARDS - THANK YOU FOR YOUR PARTICIPATION!

Suffix	Account Description	Last Tran	Balance
000	REGULAR SAVINGS	12/28/19	2,209.50
020	TRAD IRA SHARES	12/20/19	66,551.49
110	REGULAR CHECKING	12/24/19	223.29
111	HSA CHECKING	12/19/19	2,643.55
300	18 MONTH CERTIFICATE	12/27/19	5,741.49
610	USED VEHICLES	12/31/19	13,132.74
680	WRITE OFF LOANS	7/25/03	2,193.65
693	OVERDRAFT PROT	12/28/19	492.25
790	FANNIE MORTGAGE	Please refer to mortgage statement.	171,503.53
900	MC CLASSIC	Please refer to credit card statement.	1,390.16

SHARE ACCOUNTS

000: REGULAR SAVINGS

Year-to-Date Divd Paid: 1.45
Divd Rate: 100.00 to 999,999,999.99 = .02%
Dividend paid on 1/01/10 in amount of $.42

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/19	***Beginning Balance***					**9,673.85**
12/09/19	LOAN DISB, TRANSFER	JZ	XXXXXXX97-690	29,960.00		39,633.85
12/11/19	WIRE OUT/W SAMPLE	LC			36,613.85	3,020.00
12/11/19	WIRE FEE	LC			20.00	3,000.00
12/28/19	AUTO. FUNDS TRANSFER	99	XXXXXXX97-690		790.50	2,209.50
12/31/19	***Ending Balance***			29,960.00	37,424.35	**2,209.50**

020: TRAD IRA SHARES — TRADITIONAL

Year-to-Date Divd Paid: 55.83
Divd Rate: .00 to 9,999.99 = .10% 10,000.00 to 24,999.99 = .20%
25,000.00 to 99,999.99 = .30% 100,000.00 to 999,999,999.99 = .40%
Dividend paid on 1/01/20 in amount of $16.38

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance	IRA Description
12/01/19	***Beginning Balance***					**66,459.59**	

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

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RECONCILEMENT OF CHECK ACCOUNT

PERIOD ENDING

CHECKS OUTSTANDING		
CHECK NO.	AMOUNT	
TOTAL		

TO RECONCILE YOUR ACCOUNT

1. ENTER YOUR NEW BALANCE SHOWN ON THIS STATEMENT. $_____

ADD

2. MATCH DEPOSITS MADE WITH DEPOSITS SHOWN ON THIS STATEMENT. FIND THE TOTAL OF ANY DEPOSITS MADE AND NOT SHOWN ON THIS STATEMENT. $_____

SUBTOTAL $_____

SUBTRACT

3. GO THROUGH YOUR CHECK COPIES OR CHECK REGISTER AND MARK OFF EACH CHECK THAT IS SHOWN AS PAID ON THIS STATEMENT. ENTER ALL UNPAID CHECKS IN THE CHECKS OUTSTANDING COLUMN AND ADD THEM. SUBTRACT THE TOTAL OF THE OUTSTANDING CHECKS. $_____

ADJUSTED STATEMENT BALANCE $_____

4. SHOW YOUR END OF PERIOD CHECKBOOK BALANCE. $_____

ADD

5. CHECK YOUR STATEMENT FOR THE DIVIDEND INTEREST AND OTHER SPECIAL ADDITIONS TO YOUR ACCOUNT; IF ANY, ADD THESE TO YOUR CHECKBOOK BALANCE IF YOU HAVE NOT ALREADY DONE SO. $_____

SUBTOTAL $_____

SUBTRACT

6. IF ANY SPECIAL CHARGES (SUBTRACTIONS) ARE SHOWN ON YOUR STATEMENT (CHARGES FOR A NEW SUPPLY OF CHECKS, FOR STOP PAYMENT, FOR OVERDRAFT, FOR PREAUTHORIZED PAYMENT, ETC.), DEDUCT THESE CHARGES IF YOU HAVE NOT ALREADY DONE SO. $_____

ADJUSTED STATEMENT BALANCE $_____

IF YOU DO NOT BALANCE

1. Verify additions and subtractions both here and in your check register or on your check copies.
2. Compare the check dollar amount shown on your statement with the amounts shown on your check copies or in your check register.
3. Compare deposits shown on the statement with deposits recorded on your check copies or in your register.

A. THE FOLLOWING IS APPLICABLE ONLY TO AN OPEN-END LOAN ACCOUNT. AN OPEN-END LOAN ACCOUNT IS IDENTIFIABLE BY AN ASTERISK (*) PRINTED AFTER THE ACCOUNT SUFFIX(ES) IN THE LOAN ACCOUNTS SECTION OF THIS STATEMENT.

In Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on the first page of this statement 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 the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure 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 statement 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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.)

B. THE FOLLOWING PROCEDURE IS APPLICABLE ONLY TO YOUR ELECTRONIC FUNDS TRANSFERS.
In Case of Errors or Questions About Your Electronic Transfers *

Telephone or write us at the address or phone number shown on the first page of this statement 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. 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 (if any).
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 ten (10) business days.

We will tell you the results of our investigation within ten (10) 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 business days** to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days*** for the amount you think is in error, so that you 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 we do not receive it within the ten (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 three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigations.

* This error correction procedure does not apply to business accounts or to business transactions performed via your account. Trust accounts and custodial accounts are exempt from this procedure in some states.
** If you give notice of an error within 30 days after you make your first deposit to your account involving a point of sale transaction, or notice of error involving a transaction initiated outside the United States, its possessions and territories, we will have 90 days instead of 45 days to perform our investigation.
*** If you give notice of an error within 30 days after you make your first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.

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Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance	IRA Description
9/01/19	SHARE DIVIDEND			16.90		66,476.49	DIVIDEND
	Your Annual Percentage Yield Earned (APYE) is .30%, based on an Average Balance of 66,423.29 for the 31 day period ending 9/01/19.						
9/06/19	ACH/SUPERIOR PHARMAC DIRECT DEP			37.50		66,513.99	CURRENT YEAR CONTRIBUTIO
9/20/19	ACH/SUPERIOR PHARMAC DIRECT DEP			37.50		66,551.49	CURRENT YEAR CONTRIBUTIO
12/31/19	***Ending Balance***			91.90	.00	**66,551.49**	

CHECKING ACCOUNTS

110: REGULAR CHECKING

Joint Owner: JANE A SAMPLE

Year-to-Date Divd Paid: .00

Cleared Check Reconciliation

Chk #	Amount	Chk #	Amount	Chk #	Amount	Chk #	Amount
4174	75.00	4177	800.00	4180	24.62	4183	50.00
4175	75.00	4178	50.00	4181	12.96		
4176	25.00	4179	50.00	4182	50.00		

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/19	***Beginning Balance***					**2,471.75**
12/03/19	BPV/Chase MasterCard				225.00	2,246.75
12/03/19	CHECK 00003967636	4177			800.00	1,446.75
12/03/19	ACH/CITI CARD ONLINE PAYMENT				415.00	1,031.75
12/04/19	ACH/SUNTRUST MC/VISA OLB PYMT				305.00	726.75
12/04/19	ACH/SUNTRUST MC/VISA OLB PYMT				340.00	386.75
12/09/19	ACH/BK OF AMER VISA ONLINE PMT				25.00	361.75
12/10/19	CHECK 00003983234	4180			24.62	337.13
12/10/19	CHECK 00003985164	4176			25.00	312.13
12/10/19	CHECK 00003985161	4178			50.00	262.13
12/10/19	CHECK 00003985162	4179			50.00	212.13
12/10/19	CHECK 00003985159	4174			75.00	137.13
12/10/19	CHECK 00003985163	4175			75.00	62.13
12/11/19	ACH/SSA TREAS 310 XXSOC SEC			2,228.00		2,290.13
12/11/19	ATM/WDR#004496 PUBLIX		GRAND RAPIDS MI 3400 RALEIGH DR SE		100.00	2,190.13
12/11/19	BPV/Kohl's				100.00	2,090.13
12/11/19	BPV/Chase MasterCard				110.00	1,980.13
12/11/19	BPV/Belk				61.06	1,919.07
12/11/19	BPV/Costco Anywhere				100.00	1,819.07
12/12/19	CHECK 00003990314	4181			12.96	1,806.11
12/13/19	ACH/BK OF AMER VISA ONLINE PMT				410.00	1,396.11
12/13/19	ACH/BK OF AMER VISA ONLINE PMT				360.00	1,036.11
12/15/19	AUTO. FUNDS TRANSFER JANE A SAMPLE		XXXXXXX11-110		70.00	966.11
12/15/19	AUTO. FUNDS TRANSFER		XXXXXXX97-693		110.00	856.11
12/18/19	ACH/*FIRST PENN LIFE PREMPAYMNT				422.82	433.29
12/23/19	ACH/CITI CARD ONLINE PAYMENT				110.00	323.29
12/24/19	CHECK 00003917545	4182			50.00	273.29
12/24/19	CHECK 00003917546	4183			50.00	223.29
12/31/19	***Ending Balance***			2,228.00	4,476.46	**223.29**

	Total For This Period	Total Year-to-Date
Total COURTESY PAY FEE	.00	35.00
Total NSF FEE	.00	.00

111: HSA CHECKING

Year-to-Date Divd Paid: 27.63

Divd Rate: .00 to 999.99 = .50% 1,000.00 to 2,499.99 = 1.00%
2,500.00 to 9,999.99 = 1.00% 10,000.00 to 999,999,999.99 = 1.00%

Dividend paid on 1/01/20 in amount of $2.09

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/19	***Beginning Balance***					**2,401.15**

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

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Date	Transaction Type	#/ID Transfer Acct	Deposit	Withdrawal	Balance
12/01/19	SHARE DIVIDEND		2.40		2,403.55
	Your Annual Percentage Yield Earned (APYE) is 1.01%, based on an Average Balance of 2,829.52 for the 31 day period ending 12/01/19.				
12/05/19	ACH/LIGHTHOUSE, INC. LH PAY		120.00		2,523.55
12/19/19	ACH/LIGHTHOUSE, INC. LH PAY		120.00		2,643.55
12/31/19	***Ending Balance***		242.40	.00	**2,643.55**

CERTIFICATE ACCOUNTS

300: 18 MONTH CERTIFICATE

Joint Owner: JANE A SAMPLE

Year-to-Date Divd Paid: 124.16
Divd Rate: 1.420 % Issue Date: 6/27/19 Maturity Date: 12/27/20

Date	Transaction Type	ID Transfer Acct	Deposit	Withdrawal	Balance
12/01/19	***Beginning Balance***				**5,733.38**
12/27/19	DIVIDEND EARNED		6.91		5,740.29
12/27/19	CLUB BENEFIT EARNED		1.20		5,741.49
12/31/19	***Ending Balance***		8.11	.00	**5,741.49**

LOAN ACCOUNTS

610: USED VEHICLES

Annual Percentage Rate: 3.950 % Daily Periodic Rate: .0108219 %
Due Date: 1/10/20 Scheduled Pay Amt: 482.30

Date	Transaction Type	#/ID Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
12/01/19	***Beginning Balance***				**13,551.72**	
12/01/19	DISABILITY INS		14.79		13,566.51	
12/01/19	SINGLE LIFE INS		8.81		13,575.32	
12/10/19	ACH/YOUR CU NAME PAYMENT			482.30	13,132.74	39.72
12/31/19	CLUB BENEFIT PAYMENT			2.70	13,132.74	2.70
12/31/19	***Ending Balance***				**13,132.74**	

Interest Paid This Period: 42.42 Interest Paid Year-to-Date: 521.79

680: WRITE OFF LOANS (*)

Status: DELINQUENT

Annual Percentage Rate: 25.000 %
Due Date: 4/07/02 Scheduled Pay Amt: 91.50
*** This loan 48 months delinquent in amount: 2,193.65 ***

No Activity on Account, Last Trans Date: 4/25/03 Balance: 2,193.65

Interest Paid This Period: .00 Interest Paid Year-to-Date: .00
Fees Paid This Period: .00 Fees Paid Year-to-Date: .00

693: OVERDRAFT PROT (*)

Annual Percentage Rate: 21.240 % Daily Periodic Rate: .0581917 %
Due Date: 1/28/20 Scheduled Pay Amt: 15.00

Date	Transaction Type	#/ID Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
12/01/19	***Beginning Balance***				**487.03**	
12/03/19	OVERDRAFT TRANSFER	XXXXXXX97-110	11.29		498.32	
12/28/19	AUTO. FUNDS TRANSFER	XXXXXXX97-110		15.00	492.25	8.93
12/31/19	***Ending Balance***				**492.25**	

Interest Paid This Period: 8.93 Interest Paid Year-to-Date: 61.84
Fees Paid This Period: .00 Fees Paid Year-to-Date: .00

790: FANNIE MORTGAGE

Please review your separate mortgage statement.

12/31/19	***Ending Balance***	**171,503.53**

900: MC CLASSIC

Please review your credit card statement for transaction detail.

12/31/19	***Ending Balance***	**1,390.16**

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

P H 3 S 0009997 00 0000013 AAAAAA *D* 01 T1

SUMMARY OF LOANS UNDER OPEN-END LENDING PLAN # YCUPLAN001

For details about fees included in this summary, refer to the separate loan account transaction details.

Account	Fees This Period	Fees This Year	Interest This Period	Interest This Year
610: WRITE OFF LOANS	.00	100.00	44.19	120.41
645: OVERDRAFT PROT	.00	130.00	38.38	269.46
Plan Total	.00	230.00	82.57	389.87

My V.I.P. Points

Welcome to MYCU's Member Loyalty Program. By using our products and services you will earn points you may use to purchase CU merchandise, waive fees and charges, and earn discounts on loan rates or an interest rate bump on a certificate. The more you use your CU the more you earn! Start today.

ACTIVITY SUMMARY

Date	Description	Reward Points
12/01/19	**Beginning Balance**	**3,675**
	Points earned/added	300
	Points redeemed/subtracted	-300
	Points expired	-0
12/31/19	**Remaining Available Points**	**3,675**

250 POINTS WILL EXPIRE ON 2/01/2010
250 POINTS WILL EXPIRE ON 3/01/2010
350 POINTS WILL EXPIRE ON 4/01/2020

ANNUAL ACCOUNT INFORMATION FOR 2019

This section is intended to provide a general summary of your dividend and interest activity for the year, and is not intended to replace any standard IRS forms you receive for tax reporting purposes.

Individual Retirement Account (IRA) Summary

All Fair Market Values are as of 12/31/2019 and will be reported to the Internal Revenue Service.

IRA Plan Type: TRADITIONAL

Fair Market Value:	**66,551.49**
Total Deposits:	955.83
Total Withdrawals:	0.00

Health Savings Account (HSA) Summary

All Fair Market Values are as of 12/31/2019 and will be reported to the Internal Revenue Service.

HSA Account: FAMILY

Fair Market Value:	**7,826.79**
Total Deposits:	2,932.52
Total Withdrawals:	1,694.27

Loan Interest Paid

Account	*Description*	*Amount*
XXXXXX997-610	USED VEHICLE LOANS	521.79
XXXXXX997-693	OVERDRAFT PROTECTION	61.84
XXXXXX997-790	FANNIE MAE LOANS	6,943.53
XXXXXX997-811	VISA CLASSIC	201.23
	Total	7,728.39

Dividends Earned

Account	*Description*	*Amount*
XXXXXX997-000	REGULAR SAVINGS	1.45
XXXXXX997-020	TRAD IRA SHARES	34.34
XXXXXX997-111	CHECKING	27.63
XXXXXX997-301	CERTIFICATE	124.16
	Total	187.58

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

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THIS IS YOUR FORM 1099-INT. YOU WILL NOT RECEIVE A SEPARATE FORM 1099-INT IN THE MAIL.
ALL IRA ACTIVITY AND LOAN INTEREST WILL BE REPORTED ON
STANDARD IRS FORMS AND WILL BE SENT IN A SEPARATE MAILING.

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		**2019** Form **1099-INT** Interest Income OMB No. 1545-0112 Copy B For Recipient
YOUR CREDIT UNION NAME 123 YOUR CU'S ADDRESS YOURTOWN, USA (123) 456-7890		**This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Please retain this form for your records.** **See 1099-INT Instructions For Recipient on an enclosed form.**
PAYER'S TIN 38-1796409	RECIPIENT'S TIN XXX-XX-1234	

1 Interest Income	2 Early withdrawal penalty	3 Interest on U.S. Savings Bonds and Treas. obligations	4 Federal income tax withheld
$187.58	$0.00	$0.00	**$0.00**

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

P H 3 S 0009997 00 0000015 AAAAAA *D* 01 T1

Your Credit Union Name
123 Your CU's Address
Yourtown USA 12345

Credit Card Statement

Member Number	XXXXXX997-900
SIMPLY PLATINUM	******9999
Statement Date	12/31/2019
Payoff Amount	**$21,017.25**
Minimum Payment	**$421.00**
Payment Due Date	**1/28/2020**

**********AUTO**MIXED AADC 493
000000254 01 MB 0.425
JOHN D SAMPLE
123 ANY STREET
ANYTOWN USA 12345-6789

0001 01
0000012

Amount Enclosed $ _____.__

Please remit payment to address on reverse.

YOUR CREDIT UNION NAME

REWARDS EARNINGS SUMMARY AS OF 12/25/2019

BEG BAL	EARNED	ADJ/EXP	REDEEMED	END BAL
8,477	220	0	0	8,697

Account Information

Member Number	XXXXXX997-900
SIMPLY PLATINUM	******9999
Statement Date	12/31/2019
Payoff Amount	**$21,017.25**
Minimum Payment	**$421.00**
Payment Due Date	**1/28/2020**

Summary of Account

Previous Balance		21,052.68
Payments, Credits, Benefits	(-)	475.00
Purchases, Cash Adv, Bal Transfers	(+)	292.19
Interest Charges and Other Fees	(+)	147.38
Misc Adjustments		.00
New Balance		**21,017.25**

Available Credit

Credit Limit	22,000.00
New Balance	21,017.25
Credit Available	**982.75**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $25 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	25 years	$34,802
$664	3 years	$23,891 *(Savings=$10,911)*

If you would like information about credit counseling services, call 1-866-871-2227.

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Dec 03	Dec 03	HOLIDAY STATIONS 031	EAGAN MN	35.88
Dec 06	Dec 06	LILI BEAUTY	MINNETONKA MN	70.00
Dec 09	Dec 09	HOLIDAY STATIONS 026	HOPKINS MN	21.76
Dec 17	Dec 17	QVC*531571893401*	800-367-9444 PA	65.46
Dec 20	Dec 20	PAYMENT VIA MAIL		475.00 CR
Dec 21	Dec 21	HOLIDAY STATIONS 026	HOPKINS MN	20.00
Dec 28	Dec 28	YUM! KITCHEN AND BAK	MINNETONKA MN	12.80
Dec 28	Dec 28	HOLIDAY STATIONS 026	HOPKINS MN	20.40
Dec 28	Dec 28	SUNDIAL WINE & SPIRI	HOPKINS MN	19.79
Dec 30	Dec 30	KEYS CAFE ROSEVILLE	ROSEVILLE MN	26.10

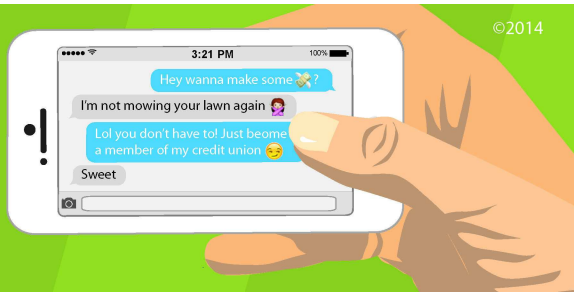
Fees

Total Fees For This Period **.00**

Refer a friend

When you hear about a good thing, you want to share the news — especially with friends and family. You already know about the benefits of membership with your local credit union, so why not tell a friend? Now there's an extra incentive. **Refer a friend or family member today! You'll earn some cash, and so will they!**

See us for more details!



©2014

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Print change of address below.

New Address _____

_____

City _____

State _____ *Zip* _____

Phone _____

Please detach and return this portion with your check or money order made payable to:

YOUR CREDIT UNION NAME
123 YOUR CU'S ADDRESS
YOURTOWN USA

IMPORTANT INFORMATION CONCERNING YOUR ACCOUNT

Finance Charges - Balance Computation

We figure the **Finance Charge** on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To avoid additional **Finance Charges** on your purchase balance and on new purchases next month, pay the Entire New Balance on this statement within 28 days after the Statement Closing Date on this Statement. Separate daily balances are kept for purchases and cash advances. We add the total of the daily balances for the statement period and divide by the number of days in the period. To get the daily balance for cash advances, we add new cash advances and subtract any payments or credits. To get the daily balance for purchases, we add new purchases and subtract any payments or credits. However, new purchases on this statement have not been added into the purchase balance if you paid the Entire New Balance on your last statement by the end of the grace period, or if you did not have a purchase balance on your last statement.

A **Finance Charge** will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later and will otherwise be calculated in the same manner as explained above for Credit Purchases.

PAYMENTS

If your payments are less than the Previous Balance those payments apply first to unpaid **Finance Charges** and fees, then to principal balances. If your payments equal or exceed the Previous Balance, that balance is paid prior to any cash advance balance.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill....

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure 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 the 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.

Special Rule for Credit Card Purchases....

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

California residents "As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the items of your credit obligations."

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Interest Charged

Interest Charged on Purchases	90.89
Interest Charged on Cash Advances	.00
Interest Charged on Balance Transfers	56.49
Total Interest For This Period	**147.38**

2019 Totals Year-to-Date

Total Fees Charged in 2019	$.00
Total Interest Charged in 2019	$1,265.02

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
Bal Transfer	.01890 %	6.900 %	$9,960.03	$56.49	$.00	$10,016.52
Balance Transfer	.02737 %	9.990 %	$.00	$.00	$.00	$.00
Cash Advance	.02737 %	9.990 %	$.00	$.00	$.00	$.00
Purchase	.02737 %	9.990 %	$11,069.65	$90.89	$.00	$11,000.73

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