



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



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



0001 01
0000009

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

MEMBER NUMBER		
XXXXXX994		
Period Begin:	12/01/19	Period End: 12/31/19
		Page 1 of 3
<p>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.</p>		



MEMBERSHIP SUMMARY INFORMATION 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	12/05/19	171,503.53
	Please refer to mortgage statement.		
900	MC CLASSIC	12/31/19	1,390.16
	Please refer to credit card statement.		

SHARE ACCOUNTS

000: REGULAR SAVINGS

Date	Description	Amount	Balance
12/01	* Beginning Balance *		9,673.85
12/09	LOAN DISB, TRANSFER JZ XXXXXX94-690	29,960.00	39,633.85
12/11	WIRE OUT/W SAMPLE LC	-36,613.85	3,020.00
12/11	WIRE FEE LC	-20.00	3,000.00
12/28	AUTO. FUNDS TRANSFER 99 XXXXXX94-690	-790.50	2,209.50
12/31	** Ending Balance **		2,209.50

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

1 Deposit(s) = 29,960.00 3 Withdrawal(s) = 37,424.35

020: TRAD IRA SHARES

TRADITIONAL

Date	Description	Amount	Balance
12/01	* Beginning Balance *		66,459.59
9/01	SHARE DIVIDEND (DIVIDEND)	16.90	66,476.49
	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	ACH/SUPERIOR PHARMAC DIRECT DEP (CURRENT YEAR CONTRIBUTION)	37.50	66,513.99
9/20	ACH/SUPERIOR PHARMAC DIRECT DEP (CURRENT YEAR CONTRIBUTION)	37.50	66,551.49
12/31	** Ending Balance **		66,551.49

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

3 Deposit(s) = 91.90 0 Withdrawal(s) = .00

CHECKING ACCOUNTS

110: REGULAR CHECKING

Joint Owner: JANE A SAMPLE

Date	Description	Amount	Balance
12/01	* Beginning Balance *		2,471.75
12/03	BPV/Chase MasterCard	-225.00	2,246.75
12/03	CHECK 00003967636 4177	-800.00	1,446.75
12/03	ACH/CITI CARD ONLINE PAYMENT	-415.00	1,031.75
12/04	ACH/SUNTRUST MC/VISA OLB PYMT	-305.00	726.75

*** CONTINUED ON BACK OF THIS PAGE ***

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

PERIOD ENDING

CHECKS OUTSTANDING		
CHECK NO.	AMOUNT	
TOTAL		

1. ENTER YOUR NEW BALANCE SHOWN ON THIS STATEMENT.
2. MATCH DEPOSITS MADE WITH DEPOSITS SHOWN ON THIS STATEMENT. FIND THE TOTAL OF ANY DEPOSITS MADE AND NOT SHOWN ON THIS STATEMENT.

SUBTOTAL
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.
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
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**

\$	
	ADD
\$	
\$	
\$	
	SUBTRACT
\$	
\$	
\$	
	ADD
\$	
\$	
	SUBTRACT
\$	
\$	

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.

*** 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.



Date	Description	Amount	Balance
12/04	ACH/SUNTRUST MC/VISA OLB PYMT	-340.00	386.75
12/09	ACH/BK OF AMER VISA ONLINE PMT	-25.00	361.75
12/10	CHECK 00003983234 4180	-24.62	337.13
12/10	CHECK 00003985164 4176	-25.00	312.13
12/10	CHECK 00003985161 4178	-50.00	262.13
12/10	CHECK 00003985162 4179	-50.00	212.13
12/10	CHECK 00003985159 4174	-75.00	137.13
12/10	CHECK 00003985163 4175	-75.00	62.13
12/11	ACH/SSA TREAS 310 XXSOC SEC	2,228.00	2,290.13
12/11	ATM/WDR#004496 PUBLIX GRAND RAPIDS MI 3400 RALEIGH DR SE	-100.00	2,190.13
12/11	BPV/Kohl's	-100.00	2,090.13
12/11	BPV/Chase MasterCard	-110.00	1,980.13
12/11	BPV/Belk	-61.06	1,919.07
12/11	BPV/Costco Anywhere	-100.00	1,819.07
12/12	CHECK 00003990314 4181	-12.96	1,806.11
12/13	ACH/BK OF AMER VISA ONLINE PMT	-410.00	1,396.11
12/13	ACH/BK OF AMER VISA ONLINE PMT	-360.00	1,036.11
12/15	AUTO. FUNDS TRANSFER XXXXXX11-110 JANE A SAMPLE	-70.00	966.11
12/15	AUTO. FUNDS TRANSFER XXXXXX94-693	-110.00	856.11
12/18	ACH/*FIRST PENN LIFE PREPAYMNT	-422.82	433.29
12/23	ACH/CITI CARD ONLINE PAYMENT	-110.00	323.29
12/24	CHECK 00003917545 4182	-50.00	273.29
12/24	CHECK 00003917546 4183	-50.00	223.29
12/31	** Ending Balance **		223.29

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

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

Year-to-Date Divd Paid = .00

1 Deposit(s) = 2,228.00 26 Withdrawal(s) = 4,476.46

111: HSA CHECKING

Date	Description	Amount	Balance
12/01	* Beginning Balance *		2,401.15
12/01	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	ACH/LIGHTHOUSE, INC. LH PAY	120.00	2,523.55
12/19	ACH/LIGHTHOUSE, INC. LH PAY	120.00	2,643.55
12/31	** Ending Balance **		2,643.55

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

3 Deposit(s) = 242.40 0 Withdrawal(s) = .00

CERTIFICATE ACCOUNTS**300: 18 MONTH CERTIFICATE**

Joint Owner: JANE A SAMPLE

Date	Description	Amount	Balance
12/01	* Beginning Balance *		5,733.38
12/27	DIVIDEND EARNED	6.91	5,740.29
12/27	CLUB BENEFIT EARNED	1.20	5,741.49
12/31	** Ending Balance **		5,741.49

Year-to-Date Divd Paid = 124.16

Divd Rate = 1.420%

Issue Date = 6/27/19 Maturity Date = 12/27/20

2 Deposit(s) = 8.11 0 Withdrawal(s) = .00

LOAN ACCOUNTS**610: USED VEHICLES**

Date	Description	Amount	Balance
12/01	* Beginning Balance *		13,551.72
12/01	DISABILITY INS	14.79	13,566.51
12/01	SINGLE LIFE INS	8.81	13,575.32
12/10	ACH/YOUR CU NAME PAYMENT	-482.30	13,132.74
	INTEREST PAYMENT	39.72	
12/31	CLUB BENEFIT PAYMENT	-2.70	13,132.74
	INTEREST PAYMENT	2.70	
12/31	** Ending Balance **		13,132.74

Annual Percentage Rate = 3.950%

Daily Periodic Rate = .0108219%

Scheduled Pay Amt = 482.30 Due Date = 1/10/20

Interest Paid This Period = 42.42

Interest Paid Year-to-Date = 521.79

680: WRITE OFF LOANS (*)**Status: DELINQUENT**

*** This loan 48 months delinquent in amount: 2,193.65 ***

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

12/31 ** Ending Balance ** 2,193.65

Annual Percentage Rate = 25.000%

Scheduled Pay Amt = 91.50 Due Date = 4/07/02

Interest Paid This Period = .00

Fees Paid This Period = .00

Interest Paid Year-to-Date = .00

Fees Paid Year-to-Date = .00

693: OVERDRAFT PROT (*)

Date	Description	Amount	Balance
12/01	* Beginning Balance *		487.03
12/03	OVERDRAFT TRANSFER XXXXXX94-110	11.29	498.32
12/28	AUTO. FUNDS TRANSFER XXXXXX94-110	-15.00	492.25
	INTEREST PAYMENT	8.93	
12/31	** Ending Balance **		492.25

Annual Percentage Rate = 21.240%

Daily Periodic Rate = .0581917%

Scheduled Pay Amt = 15.00 Due Date = 1/28/20

Interest Paid This Period = 8.93

Fees Paid This Period = .00

Interest Paid Year-to-Date = 61.84

Fees Paid Year-to-Date = .00

*** CONTINUED ON THE NEXT PAGE ***

790: FANNIE MORTGAGE

Please review your separate mortgage statement.

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

900: MC CLASSIC

Please review your credit card statement for transaction detail.

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

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
XXXXXX994-610	USED VEHICLE LOANS	521.79
XXXXXX994-693	OVERDRAFT PROTECTION	61.84
XXXXXX994-790	FANNIE MAE LOANS	6,943.53
XXXXXX994-811	VISA CLASSIC	201.23
	Total	7,728.39

Dividends Earned

Account	Description	Amount
XXXXXX994-000	REGULAR SAVINGS	1.45
XXXXXX994-020	TRAD IRA SHARES	34.34
XXXXXX994-111	CHECKING	27.63
XXXXXX994-301	CERTIFICATE	124.16
	Total	187.58

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.

2019 Interest Income

Form 1099-INT

OMB No. 1545-0112

Copy B
For Recipient

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 name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

YOUR CREDIT UNION NAME
123 YOUR CU'S ADDRESS
YOUTOWN, USA

(123) 456-7890

PAYER'S TIN

38-1796409

RECIPIENT'S TIN

XXX-XX-1234

1 Interest Income

\$187.58

2 Early withdrawal penalty

\$0.00

3 Interest on U.S. Savings Bonds and
Treas. obligations

\$0.00

4 Federal income tax withheld

\$0.00

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



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

Credit Card Statement

Member Number XXXXXX994-900
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
0000009

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

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

Account Information

Member Number XXXXXX994-900
SIMPLY PLATINUM *****9999
Statement Date 12/31/2019
Payoff Amount \$21,017.25
Minimum Payment \$421.00
Payment Due Date 1/28/2020

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
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

SIGN. > SNAP. > SEND.

Deposit your checks on the go!



Print change of address below.

New Address

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

City

State

Zip

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

Phone



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.

<i>Type of Balance</i>	<i>Daily Rate</i>	<i>Annual Percentage Rate (APR)</i>	<i>Balance Subject to Interest Rate</i>	<i>Interest Charges</i>	<i>Transaction Fees</i>	<i>Total Balance Owed</i>
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