

St. Paul Federal Credit Union Statement Upgrade

St. Paul Federal CREDIT UNION

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JOHN B DOE
 1000 MAIN STREET
 ANYTOWN, ST 12345

Statement Period 2/1/2010 - 2/28/2010
Account # ***1000



Beginning January 2012, St. Paul Federal Credit Union will be introducing a new statement format that is cleaner and easier to read. Each account now is separated by its own "box" and more information is included in your statement. The following is a brief introduction of the changes:

Statement Summary

The added statement summary section gives an overview of your accounts at St. Paul Federal Credit Union. It shows beginning and ending balances as well as what changes had been made during the statement month.

Statement Summary

Account Summary				
Account Type	Beginning Balance	Withdrawals/Advances	Deposits/Payments	Ending Balance
S1 SHARE A/C - MEMBERSHIP SHARES	5.00	0.00	0.00	5.00
S11 SHARE A/C - Freestyle Checking	2.18	80.00	80.00	2.18
L11 LOAN A/C - 1999 KIA	1,473.29	0.00	69.91	1,403.38

Transaction Information

Transaction information is now broken into deposits and withdrawals making it easier to locate the transaction you are looking for.

S1 SHARE A/C - MEMBERSHIP SHARES				
		PREVIOUS BALANCE:		\$5.00
Date	Description	Deposits	Withdrawals	Balance
No Activity During This Statement Period				
		ENDING BALANCE:		\$5.00
Joint with KATHRYN H CAVE				
		This Statement Period	Year-To-Date	
Total Overdraft Fees		0.00	0.00	
Total Returned Item Fees		0.00	0.00	

Account Fees

All account fees are listed in a separate section so you can quickly locate any fees charged.

S11 SHARE A/C - Freestyle Checking				
		PREVIOUS BALANCE:		\$2.18
Date	Description	Deposits	Withdrawals	Balance
02/16	DEPOSIT SHARED BRANCH IQ CREDIT UNION 305 NE 81ST ST VANCOUVER WA	80.00		82.18
02/16 *	T'FER TO 6119600L11 PC BRANCH REQUEST		80.00	2.18
		ENDING BALANCE:		\$2.18
Joint with KATHRYN H CAVE				
		This Statement Period	Year-To-Date	
Total Overdraft Fees		0.00	0.00	
Total Returned Item Fees		0.00	0.00	

Account Layout

Each account now has its own box and has been adjusted to allow for easy understanding. Summary information is now located at the bottom of the account box and more data is included in transaction descriptions.

L11 LOAN A/C - 1999 KIA						
					PREVIOUS BALANCE:	\$1,473.29
Date	Description	Prin. Pmt or Adv	Finance Charge	Fees/Charges	Balance	
02/01	ANNUAL PERCENTAGE RATE 6.250 DAILY PERIODIC RATE 0.00017123					
02/16 *	T'FER FROM 6119600S11 80.00 PC BRANCH REQUEST	69.91	10.09	0.00	1,403.38	
					ENDING BALANCE:	\$1,403.38
Co-Borrower JANE B DOE						
Finance Charges YTD		15.92	REPAYMENT AMOUNT		79.08	
NEXT PAYMENT DUE DATE		03/17/2010				

Loan Interest and Fees Summary

For each loan on your account your statement will provide a summary of any fees as well as interest paid on that loan.

FEES CHARGED			
Date	Description	Amount	
TOTAL FEES FOR STATEMENT PERIOD			0.00
INTEREST CHARGED			
Date	Description	Amount	
08/05	Interest Charge	23.82	
TOTAL INTEREST FOR STATEMENT PERIOD			23.82
YEAR-TO-DATE TOTALS			
TOTAL FEES YEAR-TO-DATE			0.00
TOTAL INTEREST YEAR-TO-DATE			137.46

Year to Date Summary

Year to Date Summary gives account holders a snapshot of all non-transactional account activity such as dividends paid and finance charges.

YEAR TO DATE SUMMARY			
	DIV/INT	PENALTIES WITHHOLDING	
S1	10.92		
Total	10.92		
	FINANCE CHARGES	LATE CHARGES	
L1.1	540.68		
L2.2	497.41		
L3	225.95		
L31	476.82		
Total	1,740.86		