

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