

Dear Member:

On the enclosed Member statement, you will see a change in the way your loan fees and interest information is displayed. We are doing this to help you more easily identify the fees and interest for this statement period and to show you the **total amount of fees and interest** for your loans during the calendar year.

Most of this loan information has been included on your statement in the past. The difference is that certain items have been moved from the transaction section of your statement and are shown in boxes to highlight the amounts.

Loan items that are presented in a different way:

Below **each** direct loan:*

- A statement of the **interest charge calculation**
- A statement of the **interest year-to-date**

Below the **last** loan:

- **Total fees for all direct loans during this statement period**
- **Total interest for all direct loans during this statement period**

At the bottom of the statement:

Two boxes with “2012 Totals Year-to-Date” display a grand total of all fees and interest for all direct loans in the current year. (The information usually is the same in both.)

The following information has been added:

Below each checking account:

Total overdraft fees now include Courtesy Pay fees plus share transfer and continuous overdraft fees.

Please see the back of this letter for a sample of these changes.

Thank you for your membership. If you have questions or concerns, please contact our Member Service Center at 210-258-1234 or 1-800-688-SACU (7228).

Sincerely,



Paige Ramsey-Palmer
Corporate Communications Officer

* A direct loan is originated and closed at an SACU branch or by mail. An indirect consumer loan is originated at a dealership. Indirect loan information will appear as it has on previous Member statements.



Your Statement of Accounts
06/11/11 thru 07/10/11

Your Account Number
12345678

Member Service Center
(210) 258-1234
(800) 688-SACU (7228)

JOE SMITH
123 MAIN STREET
YOUR CITY, STATE 12345-0000

Your credit union membership means you pay lower fees
and receive free debit and credit card rewards.
SACU - Values you can trust since 1935.

SHARE SAVINGS (SHARE ID 1)

Date	Eff Date	Transaction	Amount	Balance
06/11		Starting Balance		55.21
07/10		Ending Balance		55.21
Dividends Year to Date			0.17	

50 GOLD CHECKING (SHARE ID 70)

Date	Eff Date	Transaction	Amount	Balance
06/11		Starting Balance		25.00
07/10		Ending Balance		25.00
Dividends Year to Date			0.00	

	Total For This Period	Total	Year-to-Date
* Total Returned Item Fees	0.00		0.00
* Total Overdraft Fees	0.00		0.00
* These totals may include fees that have been reversed.			

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The new items highlighted on this sample Member statement are meant to help you easily identify your fee and interest information.

Sample Checking Account Fee Information

- 1 Total overdraft fees - now includes Courtesy Pay, share transfer and continuous overdraft fees

2007 CADILLAC CTS (LOAN ID 2701)

Date	Eff Date	Transaction	Payment	Interest	Amount	Balance
06/11		Starting Balance				4730.19
07/04		Payment ACH TYPE: PAYMENT	642.10		620.72-	4109.47
07/10		Ending Balance				4109.47

*** ANNUAL PERCENTAGE RATE 5.500% ***
A Payment of 642.10 is due on 08/31/11

*Interest Charge Calculation:

The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

Interest Year to Date 209.95

Post	FEES Description	Amount
	TOTAL FEES FOR THIS PERIOD	0.00
	INTEREST CHARGED	
	Interest Charge on Loan 2701 - 2007 CADILLAC CTS	21.38
	TOTAL INTEREST FOR THIS PERIOD	21.38

2011 Totals Year-to-Date

Fees Charged YTD	\$0.00
Interest Charged YTD	\$209.95

2011 Totals Year-to-Date

Fees Charged YTD	\$0.00
Interest Charged YTD	\$209.95

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Sample Loan Fee & Interest Information

- 1 Statement of interest charge calculation
- 2 Statement of interest Year-to-Date
- 3 Total fees and interest for this statement period
- 4 Total fees and interest for the current year (2012)