

Dear Member:

On the enclosed Line of Credit 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** during the calendar year.

Most of this 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 now shown in boxes to highlight the amounts.

A statement of the interest charge calculation is included for each loan.

These are the items that are included in the boxed areas:

Under each line of credit, preferred line of credit and home equity line of credit (HELOC):

- **A box with total fees for this statement period**
- **A box with total interest for this statement period**
- **A box with total fees and interest for the current year**

At the bottom of the statement:

A box with “2012 Totals Year-to-Date” shows a grand total of all fees and interest for ALL lines of credit for the current year.

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



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

Billing Period
07/02/11 thru 08/01/11

Your Account Number
12345678

Loan/Note Number
98

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

Line of Credit Billing Statement

| | | |
|-------------------------------|------------------------------|-----------------------------|
| Current Balance \$ 2657.01 | Payment Due Date 07/21/11 | *Payment Amount \$ 90.00 |
|-------------------------------|------------------------------|-----------------------------|

Access your real estate loan information securely by logging on SACU Online Anytime® Internet banking. This single sign-on makes it easier to reach the same information you still can access through eStatus (formerly Real eStation).

SACU members receive special rates with Dental Benefits Plus for dental care, prescription drugs, vision and chiropractic services.
For more information call Dental Benefits Plus Toll Free 1-877-818-7587 or visit www.dentalbenefitsplus.com/sacu.

| | |
|----------------------------------|------------------------------------|
| CREDIT LIMIT: \$ 3,000.00 | AVAILABLE CREDIT: \$ 342.99 |
|----------------------------------|------------------------------------|

| POST DATE | EFF DATE | TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | PRINCIPAL | BALANCE |
|-----------|----------|-------------------------------------|--------------------|-----------|---------|
| 07/02 | | Starting Balance | | | 2572.77 |
| 07/07 | | Loan Advance Transfer To Share 0075 | 84.24 | 84.24 | 2657.01 |
| 08/01 | | Ending Balance | | | 2657.01 |

*** ANNUAL PERCENTAGE RATE 11.990% ***

*Interest Charge Calculation: **1**

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 YTD Year to Date | 155.09 |
|---------------------------|--------|

| Post | FEES Description | Amount |
|----------|----------------------------|--------|
| 2 | TOTAL FEES FOR THIS PERIOD | 0.00 |

* The payment amount may not include any past due amounts or late charges owed.
To report errors or make inquiries about this loan, write to the address printed at the top of this statement.

| | | | | |
|----------------------------|-------------------|-------------------------------|------------------------------|----------------------------|
| Account Number 67033035 | Loan Number 98 | Current Balance \$ 2657.01 | Payment Due Date 07/21/11 | Payment Amount \$ 90.00 |
|----------------------------|-------------------|-------------------------------|------------------------------|----------------------------|

Sample Line of Credit Fee & Interest Information

- 1** Statement of interest charge calculation
- 2** Total fees for this statement period
- 3** Total interest for this statement period
- 4** Total fees and interest for the current year
- 5** Total fees and interest for all lines of credit for the current year (2012)

Your Account Number: 12345678

JOE SMITH

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| | | |
|----------|---|------|
| 3 | INTEREST CHARGED Interest Charge on Loan 0098 - LINE OF CREDIT | 0.00 |
| | TOTAL INTEREST FOR THIS PERIOD | 0.00 |

2011 Totals Year-to-Date

| | | |
|----------------------|----------|----------|
| Fees Charged YTD | \$20.00 | 4 |
| Interest Charged YTD | \$155.09 | |

2011 Totals Year-to-Date

| | | |
|----------------------|----------|----------|
| Fees Charged YTD | \$20.00 | 5 |
| Interest Charged YTD | \$155.09 | |