Mockup of Statement Changes

LOAN ACCOUNTS

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.

600: CLOSED END LOAN

Annual Percentage Rate: 9.990 % ~~Daily Periodic Rate: .0273698 %~~
~~Year-to-Date Interest Paid: 22.81~~ Due Date: 2/04/09 Scheduled Pay Amt: 120.00
Contract/Plan # 123456789012345

Date	Transaction Type	# / ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
3/01/09	*Beginning Balance*					**964.95**	
3/01/09	CLOSED END PAYMENT	29			120.00	852.23	7.28
3/31/09	*Ending Balance*			.00	120.00	**852.23**	7.28

Interest Paid This Period: 7.28   Interest Paid Year-to-Date: 22.81
Fees Paid This Period: .00   Fees Paid Year-to-Date: .00

635: PREOWNED AUTO   Status: DELINQUENT

Annual Percentage Rate: 5.000 % ~~Daily Periodic Rate: .0136986 %~~
~~Year-to-Date Interest Paid: 44.78~~ Due Date: 12/25/08 Scheduled Pay Amt: 363.52
Contract/Plan # 123456789012345
*** This loan   1 months delinquent in amount: 727.04 ***

Date	Transaction Type	# / ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
3/01/09	*Beginning Balance*					**2,922.91**	
3/01/09	DISABILITY INS			6.64		2,929.55	
3/23/09	Per gary	32	XXXX0-045		363.52	2,580.43	14.40
3/23/09	DELINQUENCY FINE	32		10.00		2,590.43	
3/31/09	*Ending Balance*			16.64	363.52	**2,590.43**	14.40

Interest Paid This Period: 14.40   Interest Paid Year-to-Date: 44.78
Fees Paid This Period: 16.64   Fees Paid Year-to-Date: 29.92

699: OVERDRAFT LOC

Annual Percentage Rate: 9.990 % ~~Daily Periodic Rate: .0273698 %~~
~~Year-to-Date Interest Paid: .00~~ Due Date: 2/04/09 Scheduled Pay Amt: 20.00

Date	Transaction Type	# / ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
3/01/09	*Beginning Balance*					**.00**	
3/31/09	*Ending Balance*			.00	.00	**.00**	.00

Interest Paid This Period: .00   Interest Paid Year-to-Date: .00
Fees Paid This Period: .00   Fees Paid Year-to-Date: .00

800: HELOC (*)

Annual Percentage Rate: 5.000 % ~~Daily Periodic Rate: .0136986 %~~ Rate in effect until: 12/12/1234
~~Year-to-Date Interest Paid: 325.91~~ Due Date: 2/28/09 Scheduled Pay Amt: 139.00
Contract/Plan # 123456789012345

Date	Transaction Type	# / ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
3/01/09	*Beginning Balance*					**23,863.05**	
3/30/09	HELOC PAYMENT	04			140.00	23,828.97	105.92
3/31/09	*Ending Balance*			.00	140.00	**23,828.97**	105.92

Interest Paid This Period: 105.92   Interest Paid Year-to-Date: 325.91
Fees Paid This Period: .00   Fees Paid Year-to-Date: .00

820: VISA CLASSIC

Please review your credit card statement for transaction detail

Date	Transaction Type	# / ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest
3/31/09	*Ending Balance*			2,011.52	1,600.00	**9,893.02**	.00

(continued)

SUMMARY OF LOANS UNDER OPEN-END LENDING PLAN # 123456789012345
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
600 CLOSED END LOAN	.00	.00	7.28	22.81
635 PREOWNED AUTO	16.64	29.92	14.40	44.78
800 HELOC	.00	.00	105.92	325.91
Plan Total	16.64	29.92	127.60	393.50

Mockup in **plain text** – not sure how much room we have but this looks close

```
    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.
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    SUMMARY OF LOANS UNDER OPEN-END LENDING PLAN # 123456789012345
        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
    600 CLOSED END LOAN               .00             .00                  7.28               22.81
    635 PREOWNED AUTO               16.64           29.92                 14.40               44.78
    800 HELOC                         .00             .00                105.92              325.91
           Total                   16.64*          29.92*               127.60&             393.50*
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IMPORTANT: Notice the addition of the **new disclosure** at the very top of the Loan Account section. This is a generic disclosure that apparently applies to all types of loans and therefore can just appear automatically at the top of the section for all member statements from this point on.

The mockup above does NOT contain all of the possible details in the top portion of each account suffix, so it is possible that the exact positioning of these items may change, if there is something else already in that particular spot.