


# Offering Your Members Choices

## Increasing Value to Your Most Basic Member Communication

CU\*Answers and Sage Direct have teamed up to offer your credit union something new for your members — exciting printed statement styles.


Market these designs to your members to add value to your printed statements. Once their value is established, charge a nominal fee for this service. Offer your e-statement as the “free statement option” to drive up your e-Statement enrollment.



Your Credit Union Name  
123 Your CU's Address  
Yourtown, USA  
www.cuwebaddress.com

### Statement of Account

Loan numbers followed by an asterisk (\*) are open and credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. Operating balance is shown below in the column marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.



AUTO \*\*\*\*\*AUTO\*\*3-DIGIT 123  
000000006 01 AT 0.357  
JOHN D SAMPLE  
123 ANY STREET  
ANYTOWN US 12345-6789

MEMBER NUMBER  
**99990**

Period Begin: 12/01/10 Period End: 12/31/10 Page 1 of 1

CARS, TRUCKS, SNOWMOBILES, ATVS!!!  
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

**MEMBERSHIP SUMMARY INFORMATION AS OF 12/31/11**  
YOU EARNED 305 YOUR POINT TOTAL IS; YOUR NEW LEVEL WILL BE: premium  
We value your membership and reward you for being a member.

Suffix	Account Description	Last Tran	Balance
000	MEMBERSHIP SAVINGS	12/27/10	4,278.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,979.17
240	UNSECURED LOANS	12/17/10	380.49
250	BOAT LOAN	7/05/06	779.04
280	LINE OF CREDIT	12/27/10	449.05
501	12 MONTH SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

**SHARE ACCOUNTS**

**000: MEMBERSHIP SAVINGS**  
Joint Owner: JANE A SAMPLE

Date	Description	Amount	Balance
12/01	* Beginning Balance *		5,027.16
12/01	SHARES CASH W/D 22	-700.00	4,327.16
12/17	SHARES CASH W/D 11	-150.00	4,177.16
12/27	SHARES DEPOSIT 13	99.75	4,276.91
12/31	SHARE DIVIDEND	1.80	4,278.71

Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.

12/31 \*\* Ending Balance \*\* 4,278.71

Year-to-Date Divd Paid = 7.63  
Divd Rate = .500%

2 Deposit(s) = 101.55 2 Withdrawal(s) = 850.00

**001: MEMBERSHIP ACCOUNT**  
Joint Owner: JANE A SAMPLE

No Activity on Account, Last Trans Date: 10/03/02

12/31 \*\* Ending Balance \*\* 5.00


Year-to-Date Divd Paid = .00  
Divd Rate = 500.00 to 2,000.00 = .50%  
2,000.01 to 5,000.00 = .50%  
5,000.01 to 10,000.00 = 1.00%  
10,000.01 to 99,999.99 = 1.00%  
100,000.00 to 9,999,999.99 = 1.00%

**009: CHECKING ACCOUNT** SPENDING MONEY

Date	Description	Amount	Balance
12/01	* Beginning Balance *		-76.93
12/01	ACH/WALGREEN CO. 4207 CHK# 4207		-76.93
12/01	ECHECK		-86.75
12/01	ACH/UNITED OMAHA HTH DEC INSPRM		-10.00
12/01	CHECK05051646 4204		-41.71
12/02	CK CARD/COUNTY MARKE DATE: 12/02/10		-191.60
12/02	CHECK0389834 4205		1,315.00
12/03	ACH/US TREASURY 310 SOC SEC		-52.00
12/03	ACH/IN-Vue 4208 CHK# 4208 Check #		-10.00
12/06	CK CARD/KRISTOPHERS DATE: 12/05/10		-118.05
12/06	CK CARD/KRISTOPHERS DATE: 12/05/10		-43.33
12/06	CK CARD/SHELL OIL 52 DATE: 12/06/10		580.00
12/06	SNELL OIL 524680003 WEST QUINCY, MO		-85.00
12/08	ACH/BANKERS LIFE AND PENSION		-10.00
12/08	CHECK0534668 4210		-58.16
12/08	CHECK0538858 4211		-43.00
12/10	CK CARD/KOHL'S #9890 DATE: 12/10/10		89.75
12/10	KOHL'S #9890 QUINCY, IL		-8.00
12/10	CHECKING DEPOSIT 13		-36.31
12/10	ACH/AT&T Services 4212 CHK# 4212		-43.21
12/10	CHECKPAYMT		-76.00
12/13	CK CARD/L&D DISCOUNT DATE: 12/11/10		-300.00
12/13	L&D DISCOUNT TOBAC TAYLOR, MO		-20.73
12/13	CK CARD/RYE UPS STORE DATE: 12/14/10		-25.00
12/14	ACH/Old Navy CC OLD NAVY		-14.83
12/15	CK CARD/SPROUTS INN DATE: 12/15/10		-19.90
12/15	SPROUTS INN O QUINCY, IL		-72.89
12/15	ACH/INFL ACC INS 800 883-9641		-8.80
12/16	ACH/PIONEER AMERICAN INS. DRAFT		
12/16	CK CARD/USPS 1664680 DATE: 12/16/10		
12/16	USPS 166468012307015 QUINCY, IL		


\*\*\* CONTINUED ON BACK OF THIS PAGE \*\*\*

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.  
01303010000001295.000 W T 3 000471 00 000001 AAAA \*\* 01



Your Credit Union Name  
123 Your CU's Address  
Yourtown, USA  
www.cuwebaddress.com

### Statement of Account



Account No. 99990 Statement Period 12/01/10 Thru 12/31/10 Page 1 of 4

CARS, TRUCKS, SNOWMOBILES, ATVS!!! We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

AUTO \*\*\*\*\*AUTO\*\*3-DIGIT 123  
000000006 01 AT 0.357  
JOHN D SAMPLE  
123 ANY STREET  
ANYTOWN US 12345-6789

**ACCOUNT SUMMARY**

SUFFIX	ACCOUNT DESCRIPTION	LAST TRAN	AMOUNT	BALANCE
000	MEMBERSHIP SAVINGS	12/27/10		4,278.71
001	MEMBERSHIP ACCOUNT	10/03/02		5.00
009	SPENDING MONEY	12/30/10		4,113.00
130	MY RETIREMENT	12/15/10		9,979.17
240	UNSECURED LOANS	12/17/10		380.49
250	BOAT LOAN	7/05/06		779.04
280	LINE OF CREDIT	12/27/10		449.05
501	12 MONTH SHR. CERT.	9/29/10		1,136.43
615	VISA GOLD	12/31/10		243.57

**000: MEMBERSHIP SAVINGS**  
Year-to-Date Divd Paid: 7.63 Joint Owner: JANE D SAMPLE  
Divd Rate: .50%

DATE	Beginning Balance	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10		SHARES CASH W/D 22	-700.00	5,027.16
12/17/10		SHARES CASH W/D 11	-150.00	4,177.16
12/27/10		SHARES DEPOSIT 13	99.75	4,276.91
12/31/10		SHARE DIVIDEND	1.80	4,278.71
12/31/10		Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.		4,278.71
12/31/10		Ending Balance		4,278.71

**001: MEMBERSHIP ACCOUNT**  
Year-to-Date Divd Paid: .00 Joint Owner: JANE D SAMPLE  
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%  
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%  
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

**009: CHECKING ACCOUNT** SPENDING MONEY

CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT
4204	10.00	4207	76.93	4210	85.80	4212	43.00	4214	78.00
4205	191.60	4208	92.00	4211	10.00	4213	300.00		

**CLEARED CHECK RECONCILIATION**

DATE	Beginning Balance	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10		ACH/WALGREEN CO. 4207 CHK# 4207 ECHECK	-76.93	3,887.07
12/01/10		ACH/UNITED OMAHA HTH DEC INSPRM	-99.75	3,787.32
12/01/10		CHECK05051646 4204	-10.00	3,777.32

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.  
01303010000005010.000 W T 3 000471 00 000001 AAAA \*\* 01

## Two Column Style

The Two Column Style allows the members to see more information on the first page. This style shows one Amount column, including both deposits and withdrawals.


## Boxes with Grey Bars Style

The Grey Bars Style allows your members to easily separate the information on one line from another since every other line is shaded.

Offer your members several new styles to choose from. Look inside for more new styles...



## Standard Style (current)

Send request to:  **Your Credit Union Name**  
123 Your CU's Address  
Yourtown, USA  
www.cuwebaddress.com

**Statement of Account**

LINK ADVANCED SERVICES BY E-MAIL: 24 HOURS A DAY. YOUR CREDIT UNION'S WEBSITE OFFERS A SECURE WAY TO VIEW YOUR STATEMENT ONLINE. YOU CAN ALSO REQUEST A PAPER COPY OF YOUR STATEMENT BY CALLING US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS. IF YOU PREFER A PAPER COPY, PLEASE CONTACT US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS. IF YOU PREFER A PAPER COPY, PLEASE CONTACT US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS.

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From: 1/01/08 To: 1/31/08 Member #: 99999999

Please review this statement as prepared on our new computer software for accuracy. In our effort to provide better service and benefits we thank you in advance for your cooperation and patience.

**MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 99999999 AS OF 1/31/08**

YOU EARNED 1915 PARTICIPATION POINTS; YOUR NEW LEVEL WILL BE: Preferred Gold  
ASK HOW TO TAKE ADVANTAGE OF NEW PRODUCTS AND SERVICES TO EARN GREAT REWARDS

SUFFIX	ACCOUNT	END OF PERIOD	LAST TRAM	BALANCE
000	MEMBERSHIP SAVINGS	1/28/08	4,021.38	
002	SPENDING ACCOUNT	1/28/08	42,369.62	
040	SHARE CASH WID	1/28/08	3,769.98	
118	CHECKING CLIB	1/15/08	66	
140	TRAD IRM SHARE	1/15/08	35.55	
400	36 MONTH ISA CERT	1/15/08	48,217.19	
600	CLODD END LOAN	1/28/08	892.23	
800	PERCASHN AUTO	1/28/08	2,899.28	
800	HELLOC	1/28/08	20,028.87	
800	VISA CLASSIC	1/21/08	9,899.62	

**SHARE ACCOUNTS**

**000: REGULAR SHARES** Joint Owner: JANE DOE SAMPLE  
Year-to-Date Div Pct: 3.16  
Divd Rate: 15%  
Dividend Paid on 2/01/08 in amount of \$2.58

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/01/08	Beginning Balance					6,047.68
1/08/08	ACHAM INCOME LIFE					
1/08/08	IND PREM					
1/28/08	CONTRAC					
1/28/08	INSURANCE					
1/28/08	SHARE DIVIDEND			3.16		
1/28/08	Share Dividend			4,902.52 for the 31 day period ending 1/21/08		3.16
1/28/08	Ending Balance					


**010: SUPREME ACCOUNT**  
Year-to-Date Div Pct: 54.83  
Divd Rate: 1.00 % Split 1: 1.00 % 2: 4899.99 Split 2: 1  
Split 3: 1.80 % 24999.99 Split 4: 2  
Split 5: 1.80 % 12499.99 Split 6: 2

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/01/08	Beginning Balance					500.00
1/28/08	PC CU TRANSFER	00000-000	00000-000	500.00		5
1/28/08	PC CU TRANSFER	00000-001	00000-001			5
1/28/08	SHARE DIVIDEND			54.83		
1/28/08	Share Dividend			48,129.00 for the 31 day period ending 1/21/08		
1/28/08	ENDING TRANSFER	00000-000				5
1/28/08	Ending Balance					54.83

**110: CHRISTMAS CLUB**  
Year-to-Date Div Pct: 00  
Divd Rate: 15%  
Checkbook of shares, deposits and certificate accounts shown on this statement is not bound.

## Flexible Configuration

The Statement Styles configuration in CU\*BASE allows you to activate member selection in **It's Me 247**, as well as to set up charges for a statement styles, such as for the Large Print style.

Send request to:  **Your Credit Union Name**  
123 Your CU's Address  
Yourtown, USA  
www.cuwebaddress.com

**Statement of Account**

LINK ADVANCED SERVICES BY E-MAIL: 24 HOURS A DAY. YOUR CREDIT UNION'S WEBSITE OFFERS A SECURE WAY TO VIEW YOUR STATEMENT ONLINE. YOU CAN ALSO REQUEST A PAPER COPY OF YOUR STATEMENT BY CALLING US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS. IF YOU PREFER A PAPER COPY, PLEASE CONTACT US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS. IF YOU PREFER A PAPER COPY, PLEASE CONTACT US AT 1-800-555-1234. WE WILL MAIL IT TO YOU WITHIN 10 BUSINESS DAYS.

Page 1 of 5

From: 12/01/10 To: 12/31/10 Member #: 99999

**CARS, TRUCKS, SNEAKERS, ATV'S!!!**  
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

YOU EARNED 305 YOUR POINT TOTAL IS; YOUR NEW LEVEL WILL BE: premium  
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250	BOAT LOAN	7/05/06	779.04
260	LINE OF CREDIT	12/27/10	449.05
501	12MINTH SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

**SHARE ACCOUNTS**

**000: MEMBERSHIP SAVINGS** Joint Owner: JANE D SAMPLE  
Year-to-Date Div Pct: 7.63  
Divd Rate: 50%

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	Beginning Balance					5,027.16
12/01/10	SHARES CASH WID	22		700.00		4,327.16
12/17/10	SHARES CASH WID	11		150.00		4,177.16
12/27/10	SHARES DEPOSIT	13		99.75		4,276.91
12/31/10	SHARE DIVIDEND			1.80		4,278.71
12/31/10	Ending Balance			4,270.66 for the 31 day period ending 12/31/10		850.00
12/31/10	Ending Balance					4,278.71

**001: MEMBERSHIP ACCOUNT** Joint Owner: JANE D SAMPLE  
Year-to-Date Div Pct: 00  
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%  
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%  
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

**CHECKING ACCOUNTS**

**009: CHECKING ACCOUNT**  
**SPENDING MONEY**




Chk #	Amount	Chk #	Amount	Chk #	Amount
4204	10.00	4208	92.00	4212	43.00

Ownership of shares, deposits and certificate accounts shown on this statement is not restricted except on the books of the bank(s).

## Large Print Style

Many members will appreciate the Large Print style. While the address and message box are the same size as the Standard Style, shown above, the body of the statement is printed in a larger font.

The screenshot shows the 'It's Me 247 Online Banking' interface. At the top, there are links for 'Preferences', 'Help', and 'Logout'. Below the navigation bar, there are icons for 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Certificates', and 'Contact Us'. The main content area is titled 'My Printed Statement Style Options'. It includes a 'Preferences' sidebar on the left with options like 'My Site Options', 'My Username', 'My Password', 'My Security Questions', 'My Personal Information', 'My Contact Options', 'My Printed Statement Options', and 'My E-Statements Options'. The main content area contains a message: 'You currently are not enrolled in e-Statements. E-Statements are available free of charge. If you are interested, you can enroll in e-Statements now!' with a link. Below this is a table of statement styles and a 'I Have 600 Points' badge.

Name	Example 	Description	Fee Per Statement
<input type="radio"/> Standard		Standard layout	\$0.00
<input checked="" type="radio"/> Large Font		Standard layout with larger font size	\$3.05

## Promote Your Statement Styles While Members Bank Online!

It may seem to be counterintuitive to offer your members *printed* statements options while they bank online—but promoting them in this manner is an easy way to get the word out about this new service. Plus, the top of the new “My Personal Statement Options” page promotes e-Statement enrollment. The “enroll in e-Statement now!” link at the top of the page takes the member directly to the e-Statement enrollment page. (Members already enrolled in e-Statements will not see the new Statement Styles selection page.)

How do Statement Styles work into your plan for communicating value to members?



6000 28th Street, SE  
 Grand Rapids, Michigan 49546  
<http://www.cuanswers.com>