CU*Answers has worked with Sage Direct, Inc., our long-time partner in producing member statements for CU*BASE credit unions, to freshen up the look for the standard statement format produced by Sage. But this project is much more than just a makeover. What’s happening behind the scenes is even more significant: we will now be sending data to Sage Direct in a completely new format that adds tremendous flexibility and control over how the printed output can appear. In the future, this new infrastructure will allow for customized statement formats and even an exciting new style of embedded marketing messages called “onserts.” (Watch for more information coming soon!)

The Current Look...

- Shading and separator lines replace all those asterisks
- Bold text brings attention to key info, such as account names and beginning and ending balances
- Crisp new font is easy to read without increasing statement page counts

The NEW Look...

In the meantime, check out this sample showing the new look for your printed statements. (Keep in mind this affects printed statements, and only statements produced by Sage Direct, not e-statements nor statements produced by other print vendors.) Also keep in mind that the data is being presented in exactly the same sequence as now; only the style elements such as shading, bold and italics, separator lines, etc., have changed.

>>> turn the page for more...
**Check reconciliation information is clearly separated from transaction details**

Check reconciliation information is clearly separated from transaction details. Different font for column headings makes account details stand out.

**Bold text and fonts make it easy to find the ending balance**

Bold text and fonts make it easy to find the ending balance. Different font for column headings makes account details stand out.

**Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.**

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

---

**Certification:**

I certify that the information on this statement is complete and correct.

Certification Signature: [Signature]

Date: [Date]

---

**In case of error call the credit union at:**

[Phone Number]

---

**Page 3**

---

**Turn the page for more...**

---
A NEW LOOK for
Credit Card Statements, too!

New graphical elements look professionals and make credit card statements easier for members to read.

** CREDIT CARD STATEMENT **

Member Number: 88888-8990
MC CLASSIC: 88888-8990
Statement Date: 01/31/2006
Payoff Amount: $2,147.63
Minimum Payment: $65.00
Payment Due Date: 11/25/2006

Amount Enclosed: $0

KISS THOSE OTHER CREDIT CARDS GOOD BYE!!!

Congratulations, you have one of the best credit card products on the market today. We offer good rates, easy repayment options and on some cards you can earn cash back or rewards on each purchase.

SAGE SAMPLE CREDIT UNION

Summary of Account

Previous Balance: 2,835.99
Payments, Credits, Benefits: 771.63
Purchases, Cash Adv, Bal Transfers: 49.13
Finance Charges and Other Fees: 34.24
Misc Adjustments: 0.00
New Balance: 2,147.63

Available Credit

Credit Limit: 3,000.00
New balance: 2,147.63
Credit Available: 852.37

Transactions

<table>
<thead>
<tr>
<th>POST</th>
<th>TRANS</th>
<th>TRANSACTION DESCRIPTION</th>
<th>LOCATION OF ACTIVITY</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct 04</td>
<td>Oct 01</td>
<td>BLOCKBUSTER VIDEO</td>
<td>CAMBRIDGE, MA</td>
<td>10.49</td>
</tr>
<tr>
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<td>Oct 15</td>
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<td>CAMBRIDGE, MA</td>
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<td>Oct 22</td>
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<td>CAMBRIDGE, MA</td>
<td>12.39 LN</td>
</tr>
<tr>
<td>Oct 30</td>
<td>Oct 30</td>
<td>CREDIT CARD PAYMENT</td>
<td>750.00 OR</td>
<td></td>
</tr>
<tr>
<td>Oct 30</td>
<td>Oct 30</td>
<td>DELINQUENCY FINE</td>
<td>25.00</td>
<td></td>
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<tr>
<td>Oct 30</td>
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<td>DELINQUENCY FINE</td>
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<tr>
<td>Oct 31</td>
<td>Oct 31</td>
<td>FIN CHG PURCHASE</td>
<td>CAMBRIDGE, MA</td>
<td>9.34 CR</td>
</tr>
</tbody>
</table>

Rates and Fees

Periodic Rates

Daily Rate: 0.0345 %
Average Daily Balance: $0.00
Interest Charges: $0.00
Next Period Due: $0.00
Unpaid Late Fees: $0.00

Finance Charges

Interest Charges: $0.00
Transaction Fees: $0.00
Total Finance Charge: $0.00

Remember that CU*BASE statements have very flexible configuration options.

Some of the details shown on these samples may not be activated for your credit union's statements.