



# ENHANCEMENTS TO MEMBER STATEMENTS

## Starting with Statements for October 2003\*

We have made a number of minor changes to the layout of your member statements. Listed below is a brief description of each change, and the following pages include a sample statement showing all of the new features. While most of these were relatively minor, we believe they will increase readability and make the statement an even more valuable communication and research tool. For online credit unions, changes will take effect with your October statement run. **Please pass this information on to all Member Service personnel.**

\*Attention Self Processors: These changes will be included with your next PTF release, scheduled for November. You will need to work now with your statement processors to make them aware of any changes that might affect their programs and require adjustments.

### *Cosmetic / Readability Enhancements*

1. **Employee ID** - A new "ID" column will now appear to the right of the transaction description. This column will display the Employee ID for the teller or other representative who posted the transaction for the member. Because statements are retained for 12 months on CU\*SPY (and beyond that using CD-ROM or microfiche), this new data will be a valuable resource for performing needed research down the road. The ID will not appear on most automated system-posted activity, such as ATM transactions, but is intended for situations where you may need to look for a copy of a transaction receipt.  
 ⇒ NOTE: For checking accounts, this same column is also used for the check number. Therefore, on cleared check transactions, this column will show the check number; for other transactions, an ID will appear instead.
2. **Member #** - The areas that formerly read "Account #" (at the top of the statement, in the "MEMBERSHIP SUMMARY INFORMATION" line, and at the top of subsequent pages) will now read "Member #" to better match the terminology we use when working with members. This will also match the verbiage used by CU\*TALK and CU\*@HOME. (When the account base and suffix are used together, these will still be referred to as "account.")
3. **Suffix** - The word "Type" will now read "Suffix" in the account summary near the top of the statement. This matches the terminology used by CU\*TALK and CU\*@HOME and is also more commonly used when talking with members.
4. **Group Separators** - To make it even easier for members to locate each account on the statement, the separator lines that appear between the different account types (Share, Certificate, and Loan Accounts) will now appear in bold text. They will also be aligned at the left edge of the page.
5. **Account Separators** - The account suffix and name at the beginning of each detail section will be aligned at the left edge of the page, and the word "Type" was removed to make these headings clearer and easier to locate.

### *Miscellaneous Processing Enhancements*

6. **Underscores in CU\*SPY** - The method we use for underscoring column headings (Date, Transaction Type, etc.) has been changed to avoid the extra line for underscores that appeared when the statement was viewed through CU\*SPY. This caused data to be pushed off the bottom of the page in the PDF view. Headings will appear bold and underscored only on the original printed statement.
7. **Suppressed Transactions** - We fixed a problem where suppressed transactions were sometimes causing an incorrect ending balance to be printed.
8. **Closed Suffixes** - When an account is closed, and then that suffix is re-used during the same period, the statement will now display history correctly for both the old and new accounts.

9. **Accounts With Activity** - If your credit union prints statements only for members with activity, and if during a period the member had no activity in any of his accounts *except* for one that was closed during that period, a statement was never printed. That has been fixed, so that if a member has no activity in his open accounts, but an account that was closed did have activity, a statement will be produced.

**Sample Page 1 of a member statement:**

ABC TEST CREDIT UNION  
1234 MAIN ST  
ANYTOWN, MI 49000-1234

PAGE 1

From: 8/01/03 To: 8/31/03

Member #: 123456789

FRED Q MEMBER  
4444 ANYSTREET  
ANYCITY MI49000-4444123

Looking for a car at a great price?  
Stop by our office on Main Street on Saturday,  
September 20 and take a look at all the great  
new and used vehicles on display. ABC TCU  
members are eligible for some great deals!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 123456789 AS OF 8/31/03  
YOU EARNED 275 REWARD POINTS; YOUR NEW LEVEL WILL BE: GOLD  
Jump to Platinum Level by adding a mortgage, home equity loan, vehicle loan or CD.

Suffix	Account Description	Last Tran	Balance
000	SHARES	8/22/03	457.62
001	CHECKING	8/28/03	222.15
788	HOME EQUITY LOC	8/21/03	15,156.90

**SHARE ACCOUNTS \*\*\*\*\***

000: SHARES  
Year-to-Date Divd Paid: 2.74  
Divd Rate: 1.00 %

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
8/01/03	* Beginning Balance					260.26
8/08/03	XYX CO PAYROLL			590.00		850.26
8/08/03	PAYROLL TRANSFER	123456789-788			166.50	683.76
8/11/03	PHONE TRANSFER	63	123456789-001		300.00	383.76
8/21/03	XYZ CO PAYROLL			590.00		973.76
8/21/03	PAYROLL TRANSFER	123456789-788			166.50	807.26
8/22/03	PHONE TRANSFER	67	123456789-001		350.00	457.26
8/31/03	SHARE DIVIDEND			.36		457.62
Your Annual Percentage Yield Earned (APYE) is 1.01%, based on an Average Balance of 422.27 for the 31 day period ending 8/31/03.						
8/31/03	** Ending Balance **			1,180.36*	983.00*	457.62

**CHECKING ACCOUNTS \*\*\*\*\***

001: CHECKING  
Year-to-Date Divd Paid: .29  
Divd Rate: .50 %

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
8/01/03	* Beginning Balance					186.53	2861	30.00
8/06/03	CHECK 00606100770	2861			30.00	156.53	2862	62.65
8/11/03	PHONE TRANSFER	63	123456789-000	300.00		456.53	2863	92.16
8/12/03	CHECK 00501600550	2867			26.82	429.71	2864	25.80
8/13/03	ACH/US TREASURY 303 SOC SEC			755.00		1,184.71	2865	100.00
8/13/03	PHONE TRANSFER	46	123456789-788		400.00	784.71	2867	26.82
8/13/03	CHECK 00503202020	2869			7.42	777.29	2868	40.87
8/13/03	CHECK 00702000480	2868				772.87	2869	7.42
8/13/03	CHECK 00503301710	2866				765.45	2870	7.42
8/13/03	CHECK 00703102490	2862				758.03	2871	7.42
8/13/03	CHECK 00401601530	2863				750.61	2872	7.42
8/18/03	CHECK 00708000340	2864				743.19	2873	7.42
8/18/03	CHECK 00701101040	2871				735.77	2874	7.42
8/18/03	CHECK 00500902020	2873				728.35	2875	7.42
8/18/03	CHECK 00501801140	2865				720.93	2876	7.42

Notice that for a checking account, the same column shows either the Check/Draft # or the Employee ID, depending on the transaction type.

**Sample Page 2 (and subsequent pages):**

ABC TEST CREDIT UNION		Member #: 123456789 FRED Q MEMBER		PAGE 2 OF 2				
Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
8/20/03	ACH/CLARKE AMERICAN				11.50	318.06	2877	20.00
	CHK ORDER						2878	200.00
8/20/03	CHECK 00507101040	2874			32.85	285.21	2879	27.55
8/20/03	CHECK 00804101620	2870			50.00	235.21	2880	45.00
8/21/03	CHECK 00305601680	2872			10.00	225.21		
8/21/03	CHECK 00507402420	2877			20.00	205.21		
8/22/03	PHONE TRANSFER	67	123456789-000	350.00		555.21		
8/22/03	CHECK 00405201860	2875			21.72	533.49		
8/22/03	CHECK 00306100520	2878			200.00	333.49		
8/26/03	CHECK 00503800250	2876			38.81	294.68		
8/28/03	CHECK 00306901680	2879			27.55	267.13		
8/28/03	CHECK 00503601860	2880			45.00	222.13		
8/31/03	SHARE DIVIDEND			.02		222.15		
Your Annual Percentage Yield Earned (APYE) is .08%, based on an Average								
Balance of 297.12 for the 31 day period ending 8/31/03.								
8/31/03	** Ending Balance **			1,405.02*	1,369.40*	222.15		
<b>LOAN ACCOUNTS *****</b>								
788:*HOME EQUITY LOC								
Annual Percentage Rate: 7.000 %				Daily Periodic Rate: .0191780 %				
Year-to-Date Interest Paid: 742.45								
Date	Transaction Type	ID	Transfer Acct	Dsbrsmnt	Payment	Balance	Interest	
8/01/03	* Beginning Balance *					15,779.14		
8/01/03	DISABILITY INS			18.40		15,797.54		
8/01/03	SINGLE LIFE INS			11.52		15,809.06		
8/08/03	PAYROLL TRANSFER		123456789-000		166.50	15,684.91	42.35	
8/13/03	PHONE TRANSFER	46	123456789-001		400.00	15,299.96	15.05	
8/21/03	PAYROLL TRANSFER		123456789-000		166.50	15,156.90	23.44	
8/31/03	** Ending Balance **					15,156.90		

If you have any questions, please contact a Client Service Representative at 800-327-3478 or 616-285-5711.

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