

Member Selected Printed Statement Styles

Increasing Value of Your Member's Most Basic Communication

INSIDE THIS GUIDE:

This guide describes Printed Statement Styles, which allows credit unions to select the statement styles they offer, which can be selected online by members, and to assign a fee to each style (with standard age/balance and Tiered Service waivers available)!

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Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here: https://help.cubase.org/cubase/Welcome.htm

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Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This section covers Member Selected Statement Styles tools built right into CBX and **It's Me 247** that your credit unions can use to be more effective in selling products online. Use them as part of your arsenal to provide special pricing and discounts and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

What is the Member's Experience Online?

Once your credit union activates online selection of a Member-Selected Printed Statement Styles, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage the selection of a style or enrollment in eStatements.

How Does the Member See the Difference in Participating with Us Online?

The member sees the difference in participating with your credit union online when they can get the largeprint statement they have been wanting. If you charge a fee for your paper statement, the member clearly sees their paper statement options. Or they might just find this to be an easy way to access the eStatement enrollment screen.

Who Can I Turn to for More Assistance?

EarningsEdge Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- In the statement style configuration, select the new statement designs (for example, the Large Print design). From this foundation, you can expand to a "for pay" paper statement program. (eStatement design is not affected by this selection.) If your credit union moves directly to charging a fee for your standard statement, you enter the fee in this configuration. Refer to page 15.
- The configuration allows you to enter text the member sees when making a selection of a statement style. This page also encourages eStatement enrollment.
- Once your credit union activates Printed Statement Style selection online, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage the selection of a style or enrollment in eStatements. Refer to page 24.

Member Selected Statement Styles FAQ

Following are the answers to some standard questions for Member Selected Statement Styles.

What Vendors Support Member Selected Printed Statement Styles?

Member Selected Statement Printed Styles was first configured for credit unions who use Sage Direct as their statement processor. The printed statement styles included in this manual are for use by Sage Direct Clients.

The Member Selected Statement Style feature, however, has been designed for expansion and use with other statement processors. CBX will provide the data in a flat file but will not provide designed statement files. The statement vendor is responsible for the programming of the styles.

Contact a Client Services Representative if your statement processor is interested in developing its own printed statement styles for use with CBX.

How Does This Affect a Member's e-Statement?

These styles are *Printed* Statement Styles and have no effect whatsoever on a member's e-Statement. In fact, if you activate this feature at your credit union and allow members to select their Printed Statement Style online, members already enrolled in e-Statements will not be presented the selection page.

Can I Use Statement Styles to Charge All My Members Who Receive a Paper Statement a Fee?

This feature can be used to charge a fee to all members receiving a paper statement, even if Sage Direct is not your print vendor. When you activate the Member Selected Statement Style feature, assign a fee to your default style. When statements are printed, members without an assigned style will receive a statement with this default style and will be charged a fee. (You can even select that the fee account balance can go negative or below the available balance to pay this fee.)

Additional styles can also be configured so that members can select them. Refer to the Member Selected Statement Style configuration on page 15. **Important: When you are ready to activate the feature, check "Activate printed statement styles/fees."** Checking this box is necessary even if you only use this feature to charge a fee for statements.

NOTE: Selected Statement Styles can be used to charge a fee to all members who receive a
printed statement, even if the credit union does not use Sage as its print vendor, or if it has a
custom style arrangement. In this case, select the Style 99 as your default style and assign
this style a fee. (Style 99 can be used by a credit union regardless of if it uses a flat file to
transmit data to the statement vendor. Refer to the Member Selected Statement Style
configuration on page 15.)

When Are Members Charged a Fee for Printed Statement Styles?

Statement style fees are posted to members by the fifth day of the month. Members are charged fees during months when they receive a regular account statement. If a member only receives a credit card statement, the member is not charged a statement fee that month. (If the next month the member receives both a credit card statement and a regular statement, the member is then charged a fee.)

- If the member gets a regular statement in May, the fee for the May statement is posted during the beginning of June. (The member will see the fee in the transaction history in their June statement).
- A year-end statement is produced for every member, regardless of activity level. Members who only use their credit card will still receive a statement style fee a minimum of once a year.

Online clients, your Operations staff will take the step to charge the statement fees. This is separate from statement generation. Before activating the feature, contact the Client Services and Education team to ensure that the date of the last fee posting will not cause a conflict with the new fee activation.

Self-Processors, refer to the last section of this booklet (Special Instructions for Self-Processing Credit Unions) for directions on how to charge the fees.

Where Can I Review Statement Style Fees That My Credit Union Charges?

The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions; for example, the member did not have an account of the dividend application type selected in the configuration to be charged the fee.

What Do I Do If I Want to Use a Custom Style With This Feature?

Customized styles, for example a different theme than those covered in this booklet, can be accommodated using the Member Selected Statement Styles feature. That way the style can be selected when configuring the feature, and members can also select the style online. Refer to the "Initiating a Special Project Request" webpage (https://www.cuanswers.com/resources/project-management/initiating-a-special-project-request/) for more details on submitting a request for special development work. A quote with the charges for these changes will be quoted at that time. (Additional changes may be charged by your statement provider.)

Check Out All Our Statement Publications

Check out all of our Statement publications available on the Reference Page under "S." https://www.cuanswers.com/resources/doc/cubase-reference/#S

Summary of Differences Between Printed Statement Styles

Included in this section are examples of each available statement offered by Sage Direct, as well as a discussion of the differences of each Printed Statement Style. Each style has a design for the standard and credit card statement. The following section includes only examples of the standard statement; however, comments are included about features of the credit card statement as well. Mortgage statements are only available in the standard statement style.

01 "Standard"

This is the tried and true, all-purpose design that has been in place and evolving for Sage clients for many years.

This was the base design against which all others were compared. For example, in the evaluations below, "Page count difference" means the difference in number of pages, on the same member statement, between this format and that one. • NOTE: This is the only style on which you can choose between a vertical and a horizontal check recon feature; all others can support only a horizontal recon. Other significant differences are listed in the following discussion on each printed statement style.

Following is an example of a statement with the two different Standard printed statement style options.

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02 "Large Print"

This printed statement style is almost identical to the Standard style but with a larger type. To accommodate this larger font, you'll see slight differences in how transaction details are relayed (described in more detail below), but for the most part, this style will be very familiar to members who don't want a big change but will appreciate a style that's a little easier on the eyes.

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Account Statement

Page count difference from Standard: An 8-page statement became 11 pages in this design; a 3-page statement was 4 pages.

- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Checks" or "Cleared Drafts" according to CU configuration (same as Standard)
- To accommodate mailing envelope requirements, the address and statement message box still use the same font size as Standard
- No separate IRA posting code description (such as "INTERNAL TRANSFER" or "NORMAL DISTRIBUTION" can be shown on IRA savings/certificate transactions

NOTE: On the Standard design, there is room for an extra column showing this description to the right edge of the page. For all other styles, it is tacked on to the end of the transaction description itself.

 Loans – The Transfer Acct column is removed in this style. This is used for interest paid on payment transactions. For transfer transactions, the transfer acct# is tacked on to the end of the regular transaction description

Page count difference from Standard: none/insignificant

For the most part content lays out exactly the same as Standard; font size is larger, with slight variations for various elements in order to accommodate space limitations and mailing requirements.

03 "Black Bars"

This is a unique style that was patterned after a custom design originated by one of our largest credit union clients. It was intended to simplify and reduce clutter and redundancies by using a bold black bar design element for a distinctive look. The most interesting feature is an alternative method for displaying a summary of the member's balances, organized according to product type rather than listing each individual sub-account.

■ NOTE: This symbol ⇒ denotes features that are unique to this style.

510	Tour Cre	dit U	nion Name		Stat	ement of Accoun	t
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12/31/10	12/31/10			1.00	4,278,71	SHARE DIVIDEND	
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#### **Account Statement**

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style
- Account summary appears at top-right corner of page and groups account balances by Application Type rather than suffix (for example, both LOC loans and online credit cards appear under a single "Open Credit" summary total) – this replaces the summary of individual account balances that appears above the trans detail in all other styles

- ⇒ Separate Trans Date and Post Date columns for all transactions
- ⇒ Transaction descriptions appear in far-right column
- Secondary transaction descriptions and other descriptive detail is tacked on to end of regular description to fit as much as possible on one line, including:
  - IRA posting code description
  - Content from the check # / Employee ID columns
  - Transfer Acct
- This style supports only the horizontal check recon format (vertical not supported)
- Check recon appears below the trans detail (most other styles show it above the trans detail); labeled as "Check Recap"
- No member name at top of pages 2+ (just the acct# and statement period)
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite "The balance used to compute interest is..." disclosure content)

Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently
- This design uses black instead of gray shading and square instead of rounded boxes

#### 04 "Two-Column"

This style is using a side-by-side columnar design and represents an attempt to reduce page count while still providing complete account detail. One major difference you'll notice here is that transaction amounts are aligned in the same column (no separate deposit and withdrawal columns), with debit amounts noted with a minus (-) sign.

 NOTE: This style is not recommended for accounts with balances or transaction amounts over \$1 million, as the side-by-side display does not allow adequate room for these amounts to be displayed with clarity.

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We value your memb	ership and reward you for be	ng a member.		Cate	Description	Amount	Balan
000 MEMBERSH	P SAVINGS	12/22/00	4,278,21	12/01	* Beginning Balance *		3,984
001 MEMBERSH	PACCOUNT	10/00/02	5.00	12/01	ACH/WALGREEN CO. 4207 CHK# 4207	-78.93	3,887
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SET 12 MATH SH	AT CERT	12/27/10	1138.43	12/02	CHECKD3883834 4205	-191.80	3,544
615 VISA GOLD		12/31/10	243.57	12/03	ACH/US TREASURY 310 SOC SEC	1,315.00	4,859
SHARE AC	COUNTS			12/08	ACH/Hy-Vee 4208 CHK# 4208 Check # CK CARD/KRISTOPHERS Date: 12/05/10	-92.00	4,757
OCT. MEMBERSH	IP SAVINGS			12/08	KRISTOPHERS HAIR STU QUINCY, IL ACH/BANKERS LIFE \$57 INS FREM	-118.05	4.535
Joint Owner: JANE	A SAMPLE	and the second second second		12/07	CK CARD/SHELL OIL 52 Dete: 12/08/10	-43 33	4,505
Date Description		Amount	Selance		SHELL OIL 5248480000 WEST QUINCY, MO		
12/01 * Beginning B	telence *		5,027.18	12/08	CHECKDS324988 4210	-86.00	5.00
12/01 SHARES CAS	HW/0 22	-700.00	4,327,18	12/09	CHECK05388558 4211	-10.00	5.080
12/27 SHARES DEP	05/713	29.75	4,278.91	12/10	CK CARD/KOHLS #0990 Dwtx: 12/10/10	-58.18	5,821
12/01 SHARE DIMD	END	1.80	4,278.71	1200	KOHLS #0000 DUINCY, IL CHECKING DEBOSIT 13	00.75	6.121
Average Data	nce of 4,270.66 for the 31 d	ay period ending 10	2/31/10.	12/10	ACHATAT Services 4212 CHK# 4212	-43.00	5,078
12/31 ** Ending Ba	ance **		4,278.71		CHECKPAYMT		
Year-to-Date Divd Pa Divd Rate - 500%	id = 7.63			12/13	CK CARD/LED DISCOUNT Date: 12/11/10 LED DISCOUNT TOBAC TAYLOR, MO	-38.31	5,041
2 Deposit(s) = 101.55	2 Withdrawal(s) = 853.00			12/13	CK CARD/HY VEE 1533 Date: 12/12/10 HY VEE 1533 S QUINCY, IL	-43.21	4,938
OUT: MEMBERSH	IP ACCOUNT	REPEREN	1995,1956)	12/13	CHECK00181524 4214	-78.00	4,520
	A SAMPLE			12/13	CHECKUREAT488 4213	-300.00	4,520
Joint Owner: JANE	Activity on Account, List Tra- lance **	ni Date: 10/00/02	5.00		THE UPS STORE 45839 QUINCY, L		400
Joint Owner: JANE No 12/01 ** Ending Bal	id00			12/15	CK CARD/SPROUTS INN Date: 12/15/10	-14 83	4500
Joint Owner: JANE No 12/01 ** Ending Bai Year-to-Date Divd Pa		< .50%			SPROUTS INN & QUINCY, IL		
Joint Owner: JANE No 12/31 ** Ending Bai Year-to-Date Divd Pa Divd Pate =	500.00 to 2,000.00	and the second s		12/15	ACH/NUF ACCINS 800 883-0841	-19.90	4.540
Joint Owner: JANE No 12/31 ** Ending Bal Year-to-Date Divd Pa Divd Rate = 2	500.00 to 2,000.00- 000.01 to 5,000.00- 000.01 to 10,000.00-	50%					
Joint Owner: JANE No 12/01 ** Ending Bai Year-to-Date Divd Pa Divd Rate = 2 5 10	500.00 to 2,000.00 - 2,000.01 to 5,000.00 - 2,000.01 to 10,000.00 - 1000.01 to 99.999.99	50% - 1.00%		12/15	ACH/PIONEER AMERICAN INS. DRAFT	-72.89	4,487
Joint Owner: JANE No 12/01 ** Ending Bai Year-to-Date Divd Pa Divd Rate = 2 5 10 100	500.00 to 2,000.00 ,000.01 to 5,000.00 ,000.01 to 10,000.00 ,000.01 to 39,999.99 ,000.00 to 5,999,999 9	.505 1.005 1.005 1.005		12/15 12/18	ACH/PIONEER AMERICAN INS. DRAFT CK CARD/USPS 1884880 Dwile: 12/16/10 USPS 188488012307015 GUINCY, IL	-72 89 -8 80	4,487 4,458

#### **Account Statement**

Page count difference from Standard: An 8-page statement became 6 pages in this design; a 3-page statement was still 3 pages.

- This style supports only the horizontal check recon format (vertical not supported); no label
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- Misc. account information (rates, YTD dividends paid, etc.) appear below the transaction details
- If you are configured to display sub-totals for deposits and withdrawals, these will also appear in the section below the trans details (because there are no separate deposit/withdrawal columns under which sub-total can appear), notated like this: "2 Deposit(s) = 700.36 0 Withdrawal(s) = .00"
- Secondary transaction descriptions and other descriptive detail is tacked on to the end of the regular description, wrapping to multiple lines as needed, including:
  - IRA posting code description
  - Content from the check # / ID
  - o Transfer Acct
- Loans the interest payment amount shows on a separate line just below the main transaction description, with the amount itself in the same column as other trans amounts (no running balance, though)

- Because of the limited side-to-side room on this format, any accounts with balances or transaction amounts over \$1,000,000.00 will not have commas and in some cases may print on top of adjoining data
  - IMPORTANT NOTE: For this reason, it is recommended that this style be used with caution for CUs that have memberships with large balances.

Page count difference from Standard: none/insignificant

- Unlike the regular account statement, with this style the CC statement does not use a twocolumn layout but is still laid out very similar to the Standard design
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Font is different to match the regular statement for this design

#### 05 "Boxes with Lines"

This style was designed to make transaction details easier to read by providing separator gridlines in all transaction detail and summary areas, between all lines and to separate columns.

1	125 Your CU's A	ddreas	Account No.	Statement Period	Patr
~	Touriown, USA www.cuwebadds	1999.0011	99990	12/01/10 Thru 12/31/1	10 1 of
AUTO 000000000 01 JOHN D SAM 123 ANY STR	AUTO"S-DIGIT 123 I AT 0.357 IPLE RET	1749 1947 1947	CARS, TRUC have money to financing next here to serve branch locatio	KS, SNOWMOBILES, A blend. Let us help you ds. Our experienced loa you, cell or stop in tode, res.	ATVSIII We with all your in officers any y at any of o
ANYTOWNU	5 12345-6789	DECED DR			NCUA
	YOU EA	ARNED 305 YOUR POINT TOTAL We value your membership and	L IS; YOUR NEW LEVEL WILL d reward you for being a membr	DC: premium er.	
	BUFFA AC	ACCOUNT COUNT DESCRIPTION	SUMMARY	EALANCE	
	000 ME	MBERSHIP SAVINGS	12/27/10	4.270.71	
	001 ME	MBERSHIP ACCOUNT ENDING MONEY	10/03/02	4.113.00	
	130 MY	RETIREMENT	12/15/10	9,979.17	
	240 UN	SECURED LOANS	12/17/10	360.49	
	250 80	AT LOAN	7/05/06	779.04	
		A DATE TO A DESCRIPTION OF A DESCRIPTION OF A DESCRIPTION OF A DESCRIPTION			
COD: MEM Year-to-Da Divd Rate:	501 121 615 VIS BERSHIP SAVING to Divd Paid: 7.63 50 %	NNTH SHR. CERT. A GOLD	9/29/10 12/31/10	1, 130, 43 243, 57	PLE
000: MEM Year-to-Da Divid Rate: 0ATB 12/01/10 12/01/10 12/17/10	501 121 615 VIS BERSHIP SAVING to Divid Paid: 7.63 50 % Deginning Balance SHARES CASH WID SHARES CASH WID	WATH SHR CERT A GOLD BUILT TRANSACTION DESCRIPTION 22 11	9/29/10 12/31/10	1, 126, 43 243, 57	PLE BALANCE 5,027. 4,327. 4,177.
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2000: MEM Year-to-Da Divid Rate: DATE 12/01/10 12/17/10 12/27/10 12/31/10	S01 121 615 VIS BERCHIP: SAVING: to Drd Pale: 7.63 50 % Deginning Balance SHARES CASH W/D SHARES CASH W/D SHARES DEPOSIT 1 SHARE DIVIDEND	WATH SHE CERT A GOLD TRANSACTION DESCRIPTION TRANSACTION DESCRIPTION 22 11 3	9/29/10 12/31/10 12/31/10	1, 126, 43 243, 57 243, 57 243, 57 243, 57 243, 57 244, 57 244	BALAACE 5,027 4,327 4,177 4,276 4,276
000: MEM Year-to-Da Divd Rate: 0A18 12/01/10 12/17/10 12/27/10 12/31/10	S01 12: 615 VE BERDHIP SAVING to Dv9 Pald: 7.63 50 % Beginning Balance SHARES CASH W/D SHARES CASH W/D SHARES CASH W/D SHARES CONDEND Your Annual Person Balance of 4.270	WATH SHE CERT A GOLD SIGNIFICATION DESCRIPTION 22 11 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9/29/10 12/31/10 12/31/10 20000000000000000000000000000000000	1,126,43 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,5724,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 243,57 2	PLE BALANCE 5,027 4,327 4,327 4,276 4,276
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000 MEM Year-to-Da Dive Rate: 22/01/10 12/17/10 12/27/10 12/27/10 12/27/10 12/27/10 12/27/10 12/31/10	S01 1212 BIS VIL BIS RESHIP SAUNAS Is Divid Palat S0 % Beginning Beance SHARES CASH WID SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SHARES SH	WATE SHE CERT A GOLD TRANSACTION DESCRIPTION 22 11 3 160 br the 31 Gay paide ending 12 00.00 to 10.000 e 1 00.00 to 10.000 e 1	8/29/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/33/10 12/1	1.128.43 324.57 245.57 246.57 246.67 247.50 257.50 257.50 1.00 257.51 1.00 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50 257.50	PLE BALANCE 5,027 4,276 4,276 4,276 4,276
1200: WEM Year-to-Da Dive Rate: 12/01/10 12/17/10 12/17/10 12/31/10 12/31/10 001: WEM Year-to-Da	501 121 615 VI BERSHIP SKUNKS 45 Dro Baist 7.63 50 % Begring Beance Studets CASH W/D Studets CA	WATE SHE CERT A GOLD IRANDACTION DESCRIPTION 22 11 15 15 15 15 15 15 15 15 15	5/24/10 12/34/10 2000 - 10/23/1/10 2000 - 10/23/1/10 2000 - 10/23/10 2000 - 10/23/10 2000 - 10/23/10 2000 - 10/23/10	1.128.43 24.3.57 24.5.77 24.5.77 24.5.77 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24.5.75 24	PLE BALANCE 5,027 4,127 4,276 4,276 4,276 4,276
000: MEM Yaardo-Da Dox Rate: 50/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 001: MEM Yaardo-Da	501 1212 BIS VIE BERSHIPSAUMAG Rebuild Parts 7,63 30 % Bagering Beance States CASH WD Sharkes DerCoff 1 Balance DerCoff 1 Balance of A222 Ending Beance Dive Retrieve of A222 Ending Beance Dive Retrieve of Sc 100, 6 CRING ADCOUNT	WATE SHE CERT A GOLD TRANSACTION DESCRIPTION 22 11 3 3 168 brite 31 Gay paid anding 12 00.01 to 10.000 e 1 00.01 to 10.000 e 1 10.000 to 2.000 e 1 10.000 to 10.000 e 1 10.000 to 2.000 e 1 10.000 e 1 10.0000 e 1	8/29/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/37/10 12/1	1.136.43 324.37 245.97 246.07 246.07 246.07 247.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.00 257.	ENDER ENDER 5,027 4,127 4,276 4,276 4,276 4,276 4,276 0 0 0 0 0 0 0 0 0 0 0 0 0
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    Sono Visit Exempt (APYT) is      Sono Visit Exempt (APYT) is      COLOR to      COLOR to      CLEARED OVER     CLEARED OVERCH     CLEARED OVERCH     TRANSACTION DESCRIPTION     TRANSACTION DESCRIPTION	12/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1     10/34/1    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000 WEN Yes-4-3s Dive Rate 22/03/10 12/03/10 12/17/10 12/17/10 12/231/10 001 MEN Yes-4-3s 005 CHE 005 CHE 005 CHE 005 CHE 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 12/03/10 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GOLD     IFAANACTION DESCRIPTION     IFAANACTION DESCRIPTION     Z2     IfaanaCtion DESCRIPTION     Z2     Ifaana     Sink Farmed (AP/FL) = .50%     Sink Farmed	12/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     10/34/10     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#### **Account Statement**

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

• The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style

- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Check Reconciliation" (or 'Draft' as the case may be, according to your configuration)
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary transaction descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed, including:
  - IRA posting code description
  - $\circ$  Content from the check # / ID columns
  - o Transfer Acct
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite "The balance used to compute interest is..." disclosure content)

Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise, most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections will include vertical and horizontal gridlines

### 06 "Boxes with Alternating-Row Shading"

This is indicated as "Boxes Grey Bars" on the Statement Styles configuration.

This style was designed to make transaction details easier to read by providing not only separator gridlines in all transaction detail and summary areas, between all lines and to separate columns, but also by shading every alternate row in each detail section. While similar to Style 05 ("Boxes with Lines"), this style uses shading more as a visual aid for reading across each line than as a way to highlight individual account names and section separators.

CARB, TRUCKS, SNOWKOBILES, ATVENT We have money bind. Lat a help by with all your financing meak. Our apprinted law officers are have to arrws you, call or step in today at any of our branch locations.
you for being a member.
12:277:10         4:278.71           19:03:490         11         50           19:03:490         11.5.00         10.10           10:03:400         4:378.71         10.00           10:04:400         4:378.71         10.00           10:04:400         4:378.72         10.00           10:04:400         4:378.72         10.00           10:04:400         4:378.72         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.40         10.00           11:05:400         4:04.50         10.00
Joint Owner: JANE D SAMPLE
ARCIOT CALABOR 7000 00 (2.17) 1000 00 (2.17) 1000 00 (2.17) 1000 00 (2.17) 1000 00 (2.17) 1000 (2.17)
Joint Cwner: JANE D SAMPLE 2,000.01 to 5,000.00 = .50% 10,000.01 to 59,959.99 = 1.00%
03/02 Balance: 5:00
CLIAMON         MODIAN         City & MODIAN           UNT         City & MODIAN         City & MODIAN           UNT         City & MODIAN         City & MODIAN           0.00         City & MODIAN         EALANCE
76, 30, 364, 565 76, 30, 3, 867, 67 78, 90, 3, 867, 67 78, 90, 90, 10, 10, 10, 10, 10, 10, 10, 10, 10, 1

#### **Account Statement**

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- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary transaction descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed, including:
  - IRA posting code description
  - Content from the check # / ID columns
  - o Transfer Acct
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite "The balance used to compute interest is..." disclosure content)

Page count difference from standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise, most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections include vertical and horizontal gridlines as well as alternate-row gray shading

# **Configuration Settings**

NOTE: Be sure to check out the Frequently Asked Questions (FAQ) section of the beginning of the booklet for answers to commonly asked questions. This section begins on Page 3.

In this section is a discussion of when the member receives a fee for the statement style. See Page 4 for a discussion on when a member receives a fee.

### Statement Style Selection/Fee Configuration

Credit unions will use the Statement Styles configuration to select which printed statement styles they will offer (including the Large Print Style) and also select whether Printed Statement Styles can be selected online by the members. Credit unions can also assign a fee to the style - with standard age/balance and Tiered Service waivers available.

 NOTE: A default style must be selected in order to charge a fee. If your credit union has a custom default or if your credit union does not use Sage Direct as a print vendor, select Style 99 below as your default.

		_		_
les Info	Activate printed stater	nent styles/fees 🛛 🗹 Show	in online banking Corp ID 1 Fee income G/L account 151.0	0 🗨
	Fee transaction description	STATEMENT STYLE FEE	Charge fees to Single div appl ~ SH 💽	
	Fee waivers: Low age	High age g	99 🗋 Allow below available balance 📄 Allow negative balance 📄 Post to frozen a	ccount
	Waive if present:	TM card 🔲 Debit card	Credit card OTB savings acct OTB loan acct	
	Waive if aggregate share b	alance is equal to or over	50,000.25 Include 🗹 SH 🗹 SD 🗹 CD 🗹 IR 🗹 TX	
	Waive if aggregate loan ba	ance is equal to or over	100,000.00 Include 🗹 LN 🗹 OC	
	Waive if combined aggrega	te balance is equal to or over	9,999,999.99 Include SH SD CD IR TX L	N OC
			Styles Available to Members	
	Avail Def Vendor	Code Name	Description	Fee Amt
	Sage	01 Standard	Standard layout	0.00
	Sage	02 Large Print	Standard layout with larger font size	1.00
	Sage	03 Black Bars	Transaction description column at right edge; black bar separators	1.00
	Sage	04 Two-Column	Two side-by-side columns	1.00
	Sage	05 Boxes Lines	Single transaction amount column; boxes around transaction details	1.00
	🗹 🗌 Sage	06 Boxes Gray Bars	Single transaction amount column; shading on alternate rows	1.00
		99 Standard/Custom	Your credit union's custom/standard layout	0.00

Tool #271 Configure Printed Statement Styles

• All credit unions will see all available statement styles.

This configuration is used to activate Member Selected Statement Styles, to select a default style, and to determine which styles can be selected by members.

# Important: When you are ready to activate the feature, check "Activate printed statement styles/fees." Checking this box is necessary even if you only use this feature to charge a fee for statements.

Additionally, credit unions will use this configuration to assign fees and waivers for their Member Selected Statement Style offering. (Tiered Service Waivers are also available). (You can even select that the fee account balance can go negative or below the available balance to pay this fee.) The **Show in online banking** checkbox determines whether members, who are not already enrolled in e-Statements, have the option to select their style while using online banking.

Printed statement style fees are triggered by the production of the regular account statement, not a credit card statement. If the member only receives a credit card statement, the fee will not be charged to the member that month.

 Refer to the FAQ for more in-depth discussion of when the member receives a fee for the statement style. See Page 4.

### **Options for Receiving the Fee**

#### Option 1: Charge all accounts of a Dividend Application and then the base share account

#### Printed Statement Styles Available to Members (Tool #271)

Activate printed statement styles/fees 🛛 Show in online banking	ng	Corp ID 1 Fee income G/L account 151.00 Q
Fee transaction description STATEMENT STYLE FEE	Charge fees to	Single div appl 🛛 🗸 CK 🗨
Fee waivers:     Low age     0     High age     999     Allow	below available ba	lance 🔲 Allow negative balance 🗌 Post to frozen account
Waive if present: 🔽 ATM card 🔽 Debit card 🔽 Credit card	d 🔲 OTB savin	gs acct 🔲 OTB loan acct

With this option, you select "Single div appl" for the *Charge fee to* field. Then, you designate the Dividend Application which will be used to charge the fee using the lookup provided. (NOTE: You may need to use Enter once or twice to see the Dividend Application lookup on this screen.)

#### Printed Statement Styles Available to Members (Tool #271)



All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) is used to supply the fee.

No partial fee collection is allowed. The statement style configuration has settings to allow the fee to take the account "below available balance," "below negative balance," and "post to frozen account." These may be used to collect a full fee amount, but this is not required.

• NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).

# Option 2: Chase the Money (Prioritize Dividend Applications that will be looked at to collect the fee)

By selecting this option, your credit union has determined that it would like to be more proactive in receiving the fee from the member and would like to use accounts from multiple Dividend Applications to select the fee.

Printed Statement Styles Available to Members (Tool #271)

Activate printed stateme	nt styles/fees 🛛 🗹 Show in online bank	ing	Corp ID 1 Fee income G/L account 151.00
Fee transaction description	STATEMENT STYLE FEE	Charge fees to	Chase the money ~ Priority
Fee waivers: Low age	High age 999 🖌 Allow	v below available ba	alance 🔲 Allow negative balance 🧧 Post to frozen account
Waive if present: 🛛 🖉 ATN	l card 🔽 Debit card 🔽 Credit car	d 🗌 OTB savin	igs acct 🔲 OTB loan acct

With this option, you select "Chase the Money" for the *Charge fee to* field and use Enter to replace the lookup with a **Priority** button. (NOTE: You may need to use Enter once or twice to see the **Priority** button on this screen.)



Charge fees to	Chase the money	~	Priority

Click the **Priority** button to access a screen (shown below) that allows you to select the Dividend Applications you would like to use to collect the fee. On the screen (shown below), you prioritize what account to charge the fee to (by Dividend Application). If account #1 does not have available funds, account #2 is used, then account #3, etc.

When you click the **Priority** button, a window will present all of your Dividend Applications (including suspended ones). By using the **Priority** option, you will then prioritize the Dividend Applications you would like CBX to look at for the fee.

#### **Configure Fee Priorities (Tool #271 > Priority)**

Configure Fee Priorities

Арр	Desc	Priority	Арр	Desc	Priority	Арр	Desc	Priority
AB	BUSINESS ALL-IN	1	FD	FANNIE MAE ESCROW	ź	KG	KASASA EATS SAVER	
AI	ALL-IN SAVINGS		FE	SAFE N EASY CHECKING		KP	KASASA PLAY CHECKING	
BC	BUSINESS CLUB		FI	FICA BUSINESS		KQ	KASASA PLAY PLUS	
BE	BUSINESS ESCROW		FM	ESCROW FREDDIE MAC		KR	KASASA PLAY SAVER	
BP	BUS PLUS SAVINGS		FN	ESCROW FANNIE MAE		KT	KASASA TUNES	
BS	BUSINESS/ORG SAVINGS		GS	GROWTH SAVINGS I		KX	KASASA CSHBK PLUS	
BU	BUSINESS CHECKING		GT	GROWTH SAVINGS II		KY	KASASA CSHBK SAVER	
BW	BUSINESS WEALTH BLDR		GU	GROWTH SAVINGS III		ΚZ	KASASA CASH BACK	
CC	CHRISTMAS CLUB		GV	GROWTH SAVINGS IV		LS	LIFE SAVINGS	
CF	CONSUMER FICA		HC	HOMETOWN CHECKING		MC	MC CLASSIC	
СК	REGULAR CHECKING		HS	HSH CHECKING		MF	FICA NEW MONEY	
EC	ESCROW		IP	INT PLUS CHECKING		MG	MC GOLD	
ED	COVERDELL SHARES		IQ	INT PLUS 60+ CKING		MI	MI OPEN ACCOUNT	
EE	ESCROW-INHOUSE		IR	TRAD IRA SHARES		MK	MEGA MONEY MARKET	
ES	EDUCATION SAVINGS		IT	TRAD IRA SHARE TC		MM	MONEY MARKET	
ET	ETA-CLOSED		KA	KASASA CASH PLUS		MS	MY PROMISE TO SAVE	
EV	ENVY CHECKING		KB	KASASA CASH SAVER		MY	MY WAY	
FA	ESCROW FANNIE MAE		KC	KASASA CASH		NM	NON MEMBER CHECKING	
FB	ESCROW - INHOUSE	Ŧ	KE	KASASA EATS CHECKING	¥	00	ORG. CHECKING	

To indicate the priority, select the Dividend Application and Priority. A window will appear allowing you to select the Priority of the Dividend Applications.

#### **Configure Fee Priorities (Tool #271 > Priority > Priority)**

XX CBX - Configure Fee Priorities		
Dividend application CK	Statement Style Fees	
Priority		



Simply enter your Priority number. Then use Enter. Repeat the process until all Dividend Applications are prioritized.

(6386)

#### **Configure Fee Priorities (Tool #271 > Priority)**

#### Configure Fee Priorities

Арр	Desc	Priority	Арр	Desc	Priority	Арр	Desc	Priority
AB	BUSINESS ALL-IN		FD	FANNIE MAE ESCROW	5 *	KG	KASASA EATS SAVER	1
AI	ALL-IN SAVINGS		FE	SAFE N EASY CHECKING		KP	KASASA PLAY CHECKING	
BC	BUSINESS CLUB		FI	FICA BUSINESS		KQ	KASASA PLAY PLUS	
BE	BUSINESS ESCROW		FM	ESCROW FREDDIE MAC		KR	KASASA PLAY SAVER	
BP	BUS PLUS SAVINGS	4	FN	ESCROW FANNIE MAE		KT	KASASA TUNES	
BS	BUSINESS/ORG SAVINGS		GS	GROWTH SAVINGS I		KX	KASASA CSHBK PLUS	
BU	BUSINESS CHECKING		GT	GROWTH SAVINGS II		KY	KASASA CSHBK SAVER	
BW	BUSINESS WEALTH BLDR		GU	GROWTH SAVINGS III		KZ	KASASA CASH BACK	
CC	CHRISTMAS CLUB		GV	GROWTH SAVINGS IV		LS	LIFE SAVINGS	
CF	CONSUMER FICA		HC	HOMETOWN CHECKING	3	MC	MC CLASSIC	
СК	REGULAR CHECKING	1	HS	HSH CHECKING		MF	FICA NEW MONEY	
EC	ESCROW		IP	INT PLUS CHECKING		MG	MC GOLD	
ED	COVERDELL SHARES		IQ	INT PLUS 60+ CKING		MI	MI OPEN ACCOUNT	
EE	ESCROW-INHOUSE		IR	TRAD IRA SHARES		MK	MEGA MONEY MARKET	
ES	EDUCATION SAVINGS		п	TRAD IRA SHARE TC		MM	MONEY MARKET	
ET	ETA-CLOSED		KA	KASASA CASH PLUS		MS	MY PROMISE TO SAVE	
EV	ENVY CHECKING	6	KB	KASASA CASH SAVER		MY	MY WAY	
FA	ESCROW FANNIE MAE		KC	KASASA CASH		NM	NON MEMBER CHECKING	
FB	ESCROW - INHOUSE		KE	KASASA EATS CHECKING	2	OC	ORG. CHECKING	z
4		•	4			4		•

• NOTE: The numbers do not need to be 1, 2, and 3 as shown in the example.

Then use Enter to save the changes.

 NOTE: If you want the base share account to be charged the fee, then you must prioritize this Dividend (SH).

All accounts of the selected Dividend Application will be checked for the fee before CBX will move to accounts of the next prioritized Dividend Application. CBX will look in all accounts of a selected Dividend Application before moving to the next. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example).

As with the other fee option, no partial fee collection is allowed.

Unlike the other fee option, there are specific settings that must be set up to collect the fee. The "chase the money" option is set up to really get your money, and it must be set up with these conditions:

Your statement fee must be configured to take the account below the available balance (but not negative) and to post to a frozen account.

• NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).

#### **Field Descriptions**

Field Name	Description
Activate printed statement styles/fees	<ul> <li>Checking this box activates Printed Statement Styles. Once this box is checked, an employee can select a printed statement style for a member. Checking this box is necessary even if you only use this feature to charge a fee for statements.</li> <li>Important: When you are ready to activate the feature, check "Activate statement styles/fees."</li> <li>If you want members to be able to select a style online, also check the Show in online banking checkbox. (See field below.)</li> <li>If your credit union wants to begin charging members immediately, enter a charge for the standard (default) style. (A default style is required to fee.) When statements are printed, members who have not selected a style will receive the default style.</li> </ul>
Show in online banking	Check if you want your members who are not already enrolled in e- Statements to be able to select a style online (See page 24). These members will see a "My Printed Statement Options" page in the Preferences area of online banking, which will allow them to select their style. These members will also be encouraged to enroll in e-Statements.
Corp ID	Enter a Corp ID, if needed.
Fee income G/L	Enter the G/L used for fee income.
Fee transaction description	Enter a description that will appear on statement for the fee transaction.
Charge fee to	A much longer discussion on this field selection is available before the field descriptions. <b>Option 1: Select "Charge single div appl</b> Designate the Dividend Application which will be used to charge the fee. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) is used to supply the fee. No partial fee collection is allowed. The statement style configuration has settings that allow that allow the fee to take the account "below available balance" and "below negative balance." These may be used to collect a full fee amount, but this is not required. <b>Option 2: Chase the money</b> This selection allows you to prioritize by dividend application what
	account to charge. If account #1 does not have available funds, account

Field Name	Description				
	#2 is used, then account #3, etc. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). <i>If</i> <i>all sub accounts of the selected Dividend Application are reviewed and do</i> <i>not supply the fee, then the base share account (000) will not be used to</i> <i>supply the fee</i> <b>unless</b> <i>it is prioritized to (by selecting it as 99 for example.)</i>				
	No partial fee collection is allowed. Your statement fee must be configured to take the account below the available balance (but not negative) and to post to a frozen account. (This is a requirement for the chase the money feature.)				
	<ul> <li>NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).</li> </ul>				
Fee waivers: The fee will be Service waiver also allows of following.)	e waived based on the following standard fee waivers. NOTE: A Tiered credit unions to waive the fee. (See page 26). (Additional fee waivers				
Low Age	Member's age is at or below a certain age.				
High age Member's age is at or above a certain age.					
Allowance of fee to bring f account	ee account negative or below available balance or to post to a frozen				
Allow below available balance	Check this box to allow the statement fee to bring the fee account below the available balance of that account.				
Allow negative balance	Check this box to allow the statement fee to bring the fee account to a negative balance.				
Post to frozen account	Check this box to allow the statement fee to post to a frozen account.				
Additional Fee Waivers (se	ee note above)				
Waive if present	<ul> <li>If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields.</li> <li>ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status.</li> <li>Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status.</li> </ul>				

Field Name	Description
	<ul> <li>Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance.</li> <li>OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance.</li> <li>OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.</li> </ul>
Waive if aggregate share balance is equal to or over	Aggregate current balances of member's selected MEMBER1 accounts are equal to or above a certain amount (includes tax escrow and IRA accounts). (Select which application types apply.)
Waive if aggregate loan balance is equal to or over	Aggregate current balances of selected member's MEMBER5 and MEMBER6 accounts are equal to or above a certain amount (includes loans and open credit accounts). (Select which apply.)
Waive if aggregate combined aggregate balance is equal to or over	Aggregate current balances of selected member's MEMBER 1 and MEMBER5 and MEMBER6 accounts are equal to or above a certain amount (See above). (Select which apply.)

Use Enter from the configuration screen to access the screen on the following page. Use this screen to compose messaging that the member will view online when selecting a printed statement style.

Member Sales Information (Tool #271 > Enter)
----------------------------------------------

Member Sales I	nformation	
Talking Points	Enter sales tips that members and staff will see when selecting a statement style	
	To include an optional link, enter a complete URL here	
		🙋 🗌 Open new window for link
	Comments We hope you enjoy our new statement styles.	MESSAGE TIPS: When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the
		paragraphs as needed. If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste.
	Save Changes	WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

# **Recording a Member's Preference**

Employees can promote Printed Statement Styles to member and assist them in selecting a style in CBX. If activated by the Printed Statement Style Configuration (see page 15), members can also select styles online.

• IMPORTANT: A member's selection of Printed Statement Style affects only the printed statement. It does not change the look of the member's e-Statement.

#### **Employees Assist a Member to Select a Printed Statement Style**

Employees use Member Personal Banker to select a style for a member.

Member Personal Banker					
Account #	Membership designation	Individual		Opened	Dec 19, 2024
Search for feature containing					
Feature or Service			Status For This Member		
A2A Account Relationships (add, modify or remove relationships)			Not Enrolled		
Bill Payment Enrollment			Not Enrolled		
Debit Card Round Up (enroll or change transfer account)			Not Enrolled		
eAlerts/eNotices (subscribe or change settings; view eAlert history)			Not Enrolled		
Email Address Maintenance			None		
eStatements (enroll or change enrollment status)			Not Enrolled		
Online Banking/ARU (activate, change PIN/password; view password history)			Agreement Not Accepted		
Online Banking/ARU Transfer Control (update or add transfer accounts)			None		
Personal Internet Branch (enroll or change PIB settings)			Not Enrolled		
PIB Password Reset (change PIB password or view PIB username)			Not Enrolled		
P2P Enrollment			Not Enrolled		
RDC Enrollment			Not Enrolled		
Reg. E Opt In/Out Preference			Opted Out 12/19/2024		
See/Jump Relationships (allow other members to access your account online)			Not Enrolled		
Statement Styles (for printed statements)			None Selected		

#### Tool #14 Member Personal Banker

Select *Statement Styles (for printed statements)*. The employee will come to the following screen which allows the employee to view the printed statement style options and select one for the member.

• Statement Style 99 does not have a PDF associated with it so no PDF of this style is available from this screen.

#### Choose Style for Printed Statement (Tool #14 > Statement Styles)

Choose Style fo	r Printed Statement			CHANGE
Update View Sales Info	Member Selected style			
	Code	Style Name	Description	Fee Amount
	01 🗸 🏹	Standard	Standard layout	.00
	02 🔽 🎽	Large Print	Standard layout with larger font size	1.00
	03 🗸 🎽	Black Bars	Transaction description column at right edge; black bar	1.00
	04 🗸 🎽	Two-Column	Two side-by-side columns	1.00
	05 🗸 🎽	Boxes Lines	Single transaction amount column; boxes around trans	1.00
	06	Boxes Gray Bars	Single transaction amount column; shading on alternat	1.00

Use this screen to view the style options or select a printed statement style for a specific member. Once a style is selected, the screen will indicate the change.

### **Promote Your Printed Statement Styles Via Online Banking**

It may seem to be counterintuitive to offer your members Printed Statement Style options while they bank online—but promoting them in this manner is an easy way to get the word out about this new service. Use the "My Printed Statement Styles" page to promote 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.

Access this page by adding it to your Mega Menu using the **It's Me 247** Manager. Learn more: https://store.cuanswers.com/store/irsc/cupublisher-self-service/

- Members already enrolled in e-Statements will not see the Printed Statement Options page shown below.
- Members can click on **Preview** to view a larger PDF example of the printed statement style.

<b>ccess Home</b> I ditUnion	Pay & Transfer 👻	Member Servi	ices - Go Mobi	le - New Accou	ints <del>-</del>	JOHI
Feature of the Week		Print Statement S	Style Options			
Text Banking	>					
Success Mobile for iOS	>	You are not cu interested, visi	rrently enrolled for eStaten it eStatement Preferences	nents. eStatements are avai to enroll now.	llable free of cha	rge. If you are
Success Mobile for Android	>	You are currently not interested select eSt	enrolled in eStatement	s. eStatements are avail er Services section	able free of ch	arge. If you are
eAlerts & Text Notifications	>	We hope you enjoy o More information is l	ur statement styles. below.			
Custom Form	>				More	Information
Member Offers						
Modify a Loan Payment	>	Style Options				
Want to Skip a Loan Payment?	>	Style Name	Description		Preview	Fee Per Statement
Apply for a Loan	>	Standard	Standard layout		PREVIEW	\$0.00
Money Management		C Large Print	Standard layout with larg	er font size	PREVIEW	\$1.00
Bill Pay	>	Black	Transaction description of	olumn at right edge; black		
Quick Transfer	>	O Bars	bar separators	5	PREVIEW	\$1.00
Schedule Transfer	>					

The "Printed Statement Options" page markets the selection of a printed statement style. Clearly marked links on this page will encourage enrollment in e-Statements, which you may choose to be your only free option.

With the exception of Style 99, members can click on the small graphic to view a larger PDF sample of each style.

Following is what this looks like on a mobile device:

= Success	= Success				
Print Statement Style Options	You are currently not enrolled in eStatements. eStatements are available free of charge. If you are interested, select eStatements in the Member Services section. We hope you enjoy our statement styles. More information is below.				
You are not currently enrolled for eStatements. eStatements are available free of charge. If you are interested, visit eStatement Preferences to enroll now.					
You are currently not enrolled in eStatements. eStatements are available free of charge. If you	More Information				
are interested, select estatements in the Member Services section. We hope you enjoy our statement styles. More information is below.	Style Options				
More Information	Standard ^				
Style Options	Description Standard layout				
◯ Standard ~	Preview PREVIEW				
🔿 Large Print 🗸	Fee Per Statement \$0.00				
O Black Bars V	🔿 Large Print 🗸				
Undate Preference	O Black Bars V				

# Reporting

The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions, for example, the member did not have an account of the dividend application type selected to be charged the fee in the statement style configuration.

#### Printed Statement Fee Transaction Register (PESTMTN3)



#### Printed Statement Fee Exceptions Report (PESTMTN3X)

2/02/25 11:12:59 RUN ON 2/02/25		CREDIT UNION Printed Statement Fee Exceptions	PESTMTN3X US	PAGE ER	1
ACCOUNT NO.	DESCRIPTION				
	Non-sufficient funds Non-sufficient funds				
Total exception	s for statement style fees	2 *** END OF REPORT ***			

# **Tiered Services and Marketing Club Waivers**

Credit unions can use Tiered Service waivers (Instant Benefits) to waive the fee for the selected style.

1001 #000 1101 04 001 1	iee zevels i vogi alli oonjigi (ilsoigli i iei ea	Service Lever II	buint bei		memuej
<b>Circle Services Ins</b>	tant Benefits				
Continue	Incentive Reward		Levels		
	Member-Elected Outside Services	Basic	А	В	с
	ATM transaction service charge code (01-99)	OQ	00	00	00
	Waive OTB balance transfer service charge				
	Bill payment/presentment service charge code	01	02	03	04
	Electronic deposit hold group code (01-99)	00	00	00	00
	Waive overdraft transfer fee from shares				
	Waive overdraft transfer fee from LOC				
	Waive combined overdraft transfer fee				
	Waive e-statement fees				
	Waive A2A incoming transfer fee				
	Waive A2A outgoing transfer fee				
	Waive fee for special printed statement style				
	Waive fee for promise deposits				
	Waive mobile text banking fee				

Tool #853 *Tiered Service Levels Program Config.* (Assign Tiered Service Level Instant Benefits > Continue)

This allows the credit union to waive the fee for different Tiered Service Levels.

They can also use Marketing clubs to waive the statement styles fee.

#### Tool #486 Marketing Club Configuration (Fee Waivers and Benefits)

ub Savings	Club BPB BENEFITS PLUS BASIC				
lub Loans	Interactive Fee Exemptions	Self-Service Club Benefit			
Club Certificates	Waive deposit item fee	ARU free minutes 000			
	Waive cashed check fee	ARU per minute fee 000			
	Waive Credit Union printed check fee	Online banking free logons 000			
	Waive Credit Union money order fee	Online banking per logon fee 000			
	Waive phone transfer fee				
	A2A incoming transfer fee				
	A2A outgoing transfer fee				
	Periodic Service Charge Exemptions				
	Waive configured transaction and account charges Select	ted Q			
	Waive all configured minimum balance charges				
	ATM transaction service charge code assignment	Active 00 Suspended 01			
	Assign bill payment/presentment service charge code	Active 00 Suspended 00			
	Waive OTB balance transfer service charge				
	Assign electronic deposit hold group code	Active 00 Suspended 00			
	Waive E-statement fees				
	Waive fee for special printed statement styles				
	Waive fee for promise deposits				

This allows the credit union to waive the fee for different Marketing Clubs.

# Special Instructions for Self-Processing Credit Unions

This section of the booklet is used by Self-Processors only. Online credit unions will not have to perform this step.

Self-processors will need to post the fees/rebates to members for statement style each month when statements are generated. Use **OPER Tool #5121** *Post Statement & eStatement Fees/Rebates*. The first screen allows the credit union to select a Corp ID if needed. This is followed by a second screen confirming the action.