

P.O.Box 3288, Monterey, CA 93942-3288 Member Service: 831-647-1000 www.montereycu.com Account Number: 123456

Statement Date: 12/31/2002

Page: 1 of 2

JOHN DOE 1234 MAIN ST. MONTEREY, CA 93940

# INTERESTED IN EARNING SOME SERIOUS CASH?

Until April 15, 2003... help MontereyCU GROW and you'll RECEIVE CHANCES to win UP TO \$5,000 during our \$10,000 Membership Pays Sweepstakes! See enclosed Newsletter for details.

## ACCOUNT SUMMARY

Checking	\$50.00	Auto Loans	\$33,436.39
Share Savings	\$50.01	Home Loans	
Money Market		Certificates and IRAs	

#### **CAN 0% FINANCING COST YOU MORE?**

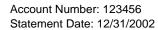
YES... If you skip the "fabulous" dealer financing and TAKE THE REBATE... you really can save \$\$\$! We can help you evaluate your options, JUST ASK!!

### **CHECKING**

Date	Transaction Description	Debits	Credits	Balance
S3 SHARE A	A/C - SELF-SERVE CHECKING			
Balance For	ward on 12/01/2002			\$50.00
Ending Bala	nce as of 12/31/2002			\$50.00

### **SHARE SAVINGS**

Date	Transaction Description	Debits	Credits	Balance
S1 SHARE	A/C - SHARES YTD Interest: \$0.01			
	rward on 12/01/2002 ance as of 12/31/2002			\$50.01 \$50.01



\$33,436.39

Page: 2 of 2



## **AUTO LOANS**

Date	Transaction Description	Interest Amount	Debits (-)	Credits (+)	New Balance
L61 LOAN A/O	C - 2002 LINCOLN TOWNCAR YTD Finance Charges: \$1,481.71 NEXT PAYMENT DUE DATE 01/24/2003 REPAYMENT AMOUNT 615.39 * ANNUAL PERCENTAGE RATE 6.240 * DAILY PERIODIC RATE 0.00017096				
Balance Forw	ard on 10/01/2002				\$34,755.68
10/21/2002	PAYMENT TR#456 615.39	160.43		454.96	34,300.72
11/21/2002	PAYMENT TR#321 615.39	181.78		433.61	33,867.11
12/23/2002	PAYMENT TR#123 616.00	185.28		430.72	33,436.39

## **\* Y-T-D SUMMARIES**

Ending Balance as of 12/31/2002

Total YTD Finance Charges: \$1,481.71