



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

Account Number: 123456
 Statement Date: 12/31/2002
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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/C - SELF-SERVE CHECKING				
	Balance Forward on 12/01/2002			\$50.00
	Ending Balance as of 12/31/2002			\$50.00

SHARE SAVINGS

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

AUTO LOANS

Date	Transaction Description	Interest Amount	Debits (-)	Credits (+)	New Balance
L61 LOAN A/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 Forward 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
Ending Balance as of 12/31/2002					\$33,436.39

❖ Y-T-D SUMMARIES

Total YTD Finance Charges : \$1,481.71