



**cathedral**  
**FEDERAL CREDIT UNION**  
 632 Ellsworth Road  
 Rome, NY 13441

FROM	THROUGH	PAGE
<b>MEMBER NUMBER</b>		

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Sam Q Sample  
 123 Anywhere St  
 Apt# 123  
 Anywhere, MA 99999

### HOME IMPROVEMNT

DATE	TRANSACTION DESCRIPTION	LOAN PAYMENT AMOUNT	FINANCE CHARGE	FEEES OR LATE CHARGES	CHANGE TO BALANCE	BALANCE
12-01-02	PREVIOUS BALANCE					3284.60
	LOAN JJJJJ* 8.750 <ANNUAL PERCENTAGE RATE> .023973% DAILY PERIODIC RATE					
12-31-02	PAYMENT TRANSF	129.42	24.41		-105.01	3179.59
12-31-02	DISABILITY PREM				4.77	3184.36
12-31-02	LOAN PROTECT PR				2.19	3186.55
12-31-02	YTD FINANCE CHARGES		206.09			
	NEW BALANCE					3186.55

### PRIMARY SHARE ACCOUNT

DATE	TRANSACTION DESCRIPTION	LOAN PAYMENT AMOUNT	FINANCE CHARGE	FEEES OR LATE CHARGES	CHANGE TO BALANCE	BALANCE
12-01-02	PREVIOUS BALANCE					140.01
12-01-02	EFT TR TO DRAFT				-11.79	128.22
12-02-02	EFT TR TO DRAFT				-50.00	78.22
12-06-02	P/R TRANSFER				432.00	510.22
12-13-02	S/OVR DFT WTHDL				-52.65	457.57
12-14-02	EFT TR TO DRAFT 123 ANYWHERE ST				-73.04	384.53
12-16-02	EFT TR TO DRAFT 7777 USPS 1234567890				-28.00	356.53
12-16-02	EFT TR TO DRAFT				-250.00	106.53
12-20-02	P/R TRANSFER				432.00	538.53
12-22-02	EFT TR TO DRAFT				-300.00	238.53
12-27-02	EFT TR TO DRAFT				-100.00	138.53
12-31-02	PAYMENT TRANSF				-129.42	9.11
12-31-02	OVERDRAFT FEE				-1.00	8.11
12-31-02	DIVIDEND EARNED 12-01-02 THRU 12-31-02				0.12	8.23
	.52 ANNUAL PERCENTAGE YIELD EARNED 12-01-02 THRU 12-31-02					
12-31-02	NEW SHARE BALANCE					8.23

**QUESTIONS? 1-800-419-9067**

MEMBER STATEMENT OF ACCOUNT

SEE OTHER SIDE FOR IMPORTANT INFORMATION

