



629 14th Ave.
Longview, WA 98632
(360) 423-2770 • (888) 337-4404
www.lclfcu.org

Statement Period

9/1/2010 - 9/30/2010

Account

XX4

D. SAMPLE MEMBER
1000 ANY STREET
ST ANY CITY ST 00000-0000



Statement Summary

Deposit Accounts

Total Balance: \$3,813.55

AccountType	Previous Balance	Deposits	Withdrawals	Ending Balance
MEMBER SHARES	2,023.31	0.58	0.00	2,023.89
SHARE DRAFT	1,781.51	3,209.66	3,201.51	1,789.66

Loan Accounts

Total Balance: \$95,638.75

AccountType	Previous Balance	Principal	Ending Balance
1ST MORTGAGE FIXED PURCHASE	95,811.52	-172.77	95,638.75

1ST MORTGAGE FIXED PURCHASE

PREVIOUS BALANCE: \$95,811.52

Date	Transaction Description	Tran Amt	Fee	Principal	Finance Charge	Balance
09/01	1 MTG PUR BALL					PREVIOUS BALANCE
09/01	PREAUTHORIZED TRANSFER	600.00		-172.77	427.23	95,638.75
	FROM CO NAME ILWU/PMA BENEFIT THRU SHDRFT-75					
09/30	YTD FINANCE CHARGES	3,804.37				95,638.75
	NEW BALANCE					

ENDING BALANCE: \$95,638.75

ACCOUNT STATISTICS

LOAN 65 5.250 <ANNUAL PERCENTAGE RATE>	NEXT PAYMENT DUE	12/06/10
.014384% DAILY PERIODIC RATE	PAYMENT AMOUNT	552.19

MEMBER SHARES

PREVIOUS BALANCE: \$2,023.31

Date	Transaction Description	Deposits	Withdrawals	Balance
09/01	MEMBER SHARES			PREVIOUS BALANCE
09/30	DIVIDEND EARNED 09-01-10 THRU 09-30-10	0.58		2,023.89
	.35 ANNUAL PERCENTAGE YIELD EARNED 09-01-10 THRU 09-30-10			
09/30	NEW SHARE BALANCE			2,023.89

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ENDING BALANCE: \$2,023.89**SHARE DRAFT****PREVIOUS BALANCE: \$1,781.51**

Date	Transaction Description	Deposits	Withdrawals	Balance
09/01	SHARE DRAFT ACCOUNT			
	PREVIOUS BALANCE			1,781.51
09/01	EFT ILWU/PMA BENEFIT;090110; PAYMENT	2,559.66		4,341.17
09/01	PREAUTHORIZED TRANSFER		600.00	3,741.17
	FROM CO NAME ILWU/PMA BENEFIT TO LOAN- 65			
09/01	PREAUTHORIZED TRANSFER		50.00	3,691.17
	TO SHARE FROM SHARE NMJONES			
09/03	EFT AMERICAN EXPRESS;090310;ARC PMT		500.00	3,191.17
	SERIAL#7222			
09/07	SHARE DRAFT DEP FROM CHECKS	650.00		3,841.17
	RECEIVED			
09/10	EFT COWLITZ PUD #1 ;091010;PAYMENTS		67.44	3,773.73
09/13	SHR DRAFT 7223 TRACE 7155922		50.00	3,723.73
09/13	SHR DRAFT 7224 TRACE 7155924		50.00	3,673.73
09/14	SHR DRAFT 7226 TRACE 5362150		50.00	3,623.73
09/20	SHR DRAFT 7227 TRACE 7131016		10.00	3,613.73
09/22	EFT Rapid Pay ;092210;CITY OF KE		202.44	3,411.29
09/27	EFT AMERICAN EXPRESS;092710;ARC PMT		1,621.63	1,789.66
	SERIAL#7228			
09/30	NEW SHARE BALANCE			1,789.66

ENDING BALANCE: \$1,789.66****ACCOUNT STATISTICS******Check Reconciliation**

Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount
7222	500.00	7224	50.00	7227	10.00		
7223	50.00	7226*	50.00	7228	1,621.63		

*indicates a break in check sequence.

Year-To-Date Financial Summary

DIV/INT	DIV/INT	MORTGAGE	MORTGAGE	MORTGAGE	OTHER NON-MTG
PAID	WITHHOLDING	POINTS	LATE CHG	FINANCE CHG	FINANCE CHG
6.03	0.00	0.00	0.00	3804.37	0.00

In Case of Errors or Inquiries About Your Statement

The Federal Truth in Lending Act requires prompt correction of statement mistakes. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take action to collect the amount you question.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or Write Us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- The dollar amount of the suspected error.
- Describe the error or transfer you are unsure about, and explain why you believe there is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Report errors or make inquiries to:

Lower Columbia Longshoremen's
Federal Credit Union
629 14th Ave.
Longview, WA 98632
(360) 423-2770 • (888) 337-4404
www.lclfcu.org

Outstanding Items

[illegible]Balance Shown on
this Statement

Add
Deposits not
Credited in this
Statement (if any)

TotalSubtract
Items Outstanding

Balance

Your register should show this balance.

Your Rights and Our Responsibilities

After We Receive Written Notice

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days we must either correct the error or explain why we believe the statement was correct.



WE DO BUSINESS IN ACCORDANCE
WITH THE FEDERAL FAIR LENDING LAWS.

