

Member Number  
Statement Date  
Statement Page Number

Deseret First Credit Union Contact Information in case you have a question about your account

Announcements about current credit union promotions

Amount of the actual transaction


New balance as a result of the transaction

Actual date of transaction

Date the transaction was posted to the account

Details of the actual transaction

Deseret First Credit Union Corporate Office contact information



www.deseretfirstcu.org  
Advantage Phone Teller™ (801) 535-0535  
Toll Free (800) 326-DFCU

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Member Number: 123456-7  
Statement Date: 01 Dec 2002 - 31 Dec 2002

**Statement of Account**


PAGE 1 OF 1

Member Address: JOHN O. SAMPLE  
1234 ANYSTREET  
SALT LAKE CITY UT 12345-6789

Watch for Deseret First Special Offers and Important Member Information appearing here each month.

TransDate	PostDate	TransactionDescription	Amount	NewBalance				
<b>SHARE ACCOUNT 001 REGULAR SAVINGS</b>								
		BEGINNING BALANCE		123.50				
12/08	12/07	ACME INC PR PAYMENT	500.00	623.50				
	12/07	SHARE/SHARE XFER TO ACCT# 123456-7 009	300.00-	323.50				
		NEW BALANCE		323.50				
DIVIDENDS YTD: 5.16 DIVIDENDS WITHHELD YTD: 0.00								
<b>SHARE ACCOUNT 009 CHECKING</b>								
		BEGINNING BALANCE		1000.00				
	12/01	CHECK # 1234	50.00-	950.00				
	12/01	CHECK # 1235	100.00-	850.00				
	12/07	SHARE/SHARE XFER FROM ACCT# 123456-7 001	300.00	1150.00				
	12/08	CHECK # 1236	400.00-	750.00				
		NEW BALANCE		750.00				
<b>CHECKS IN SEQUENCE ORDER</b>								
DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
12/01	1234	50.00	12/01	1235	100.00	12/08	1236	400.00
DIVIDENDS YTD: 0.00 DIVIDENDS WITHHELD YTD: 0.00								
<b>LOAN ACCOUNT 011</b>								
		BEGINNING BALANCE		12900.00				
	12/22	LOAN ADVANCE TO ACCT# 123456-7 009	100.00	13000.00				
	12/27	SHARE/LOAN PMT FROM ACCT# 123456-7 009	250.00-	12015.00				
		PRIN: 85.00 INT: 165.00						
		NEW BALANCE		12015.00				
*ANNUAL PERCENTAGE RATE* 8.000% DAILY PERIODIC RATE: .02191%								
PAYMENT AMOUNT: 250.00 YTD FINANCE CHARGE: 1820.00								
NEXT PAYMENT DUE DATE: 27 Jan 2003 PAYMENTS ARE DUE MONTHLY								
<b>FULL ACCOUNT SUMMARY</b>								
2002 YTD DIV/INT: 5.16 IRA DIVIDENDS: 0.00 FINANCE CHARGES: 3456.33								
YTD DIV/INT WITHHELD: 0.00 YTD DIV/INT PENALTIES: 0.00								
** END OF STATEMENT **								
(BOE)								

Saving your family  
Sharing your values

 147 North 200 West • Salt Lake City, UT 84103 • Telephone (801) 535-0500 • Toll Free (800) 326-DFCU • FAX (801) 535-0568  
 Products and services are available to individuals who qualify for membership and open a membership account. \*Indicates a check out of sequence.