

John Doe  
1407 W. Washington Blvd.  
Chicago, IL 60607

**Message to Members**

Our new headquarters at 1407 W. Washington is now open. Come in and check out our additional parking, indoor ATM, expanded drive through lanes, and a host of other features designed to increase your convenience. We will be at roll calls for all 25 districts between 9/23 and 11/10. CPFCU representatives will be on hand to answer your questions.

**Member Account: \*\*\*\*5**

September 1, 2009 to September 30, 2009

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**ACCOUNT SUMMARY**

	Starting Balance	Total Deposits	Total Withdrawals	Ending Balance
SAVINGS	279.03	0.51	175.00	104.54
CHECKING	793.79	6.02	47.14	752.67
LOAN 18	450.41	25.00	6.89	432.30

TOTAL DEPOSITS: 857.21  
TOTAL LOANS: 432.30

**SAVINGS**

Date	Withdrawal	Deposit	Balance	Transaction Description
SEP01			279.03	<b>Balance Forward</b>
SEP08	-150.00		129.03	Maxxar Audio Response Trace #2376399 Transfer "STD" 150.00 to share 1
SEP08	-25.00		104.03	Maxxar Audio Response Trace #2376404 Transfer "STD" 25.00 to share 1
SEP30		0.51	104.54	Dividend through SEP302009 ANNUAL PERCENTAGE YIELD EARNED: 0.25% FOR A 92 DAY PERIOD Average Daily Balance: 810.56
SEP30			104.54	<b>Ending Balance</b> Dividends Paid To You In 2009 On Suffix 0
				0.81



**Tap Your Home's Equity**

*New Lower Rate!*

If credit card payments are eating up your disposable income each month, or if you need cash to remodel your kitchen--or to buy a new car--a home equity loan or home equity line of credit (HELOC) might be your best bet. **Call (616) 406-2480 or visit [www.rivertowncu.org/loans.htm](http://www.rivertowncu.org/loans.htm) for details.**

**Current rates as low as 5.25% APR\***

\*Annual percentage rate (APR) as of 4/1/08 and subject to change. Subject to credit approval and loan to value limitations. Based on HELOC variable rate, other terms and rates available. See a Rivertown associate for details.

**CHECKING**

Date	Withdrawal	Deposit	Balance	Transaction Description
SEP01			793.79	<b>Balance Forward</b>
SEP01	-25.00		768.79	Withdrawal-Transfer-ODLP
SEP03	-20.00		748.79	Withdrawal 1359 W WASHINGTON CHICAGO ILUS Trace #4243
SEP29		4.00	752.79	Deposit Personal Credit Union Trace #3316242776 Transfer "STD" 4.00 from share 0
SEP30		2.00	754.79	Deposit
SEP30	-2.14		752.65	Withdrawal CVS PHARMACY #5001 CHICAGO ILUS Trace #99175
		0.02	752.67	Dividend through SEP302009 ANNUAL PERCENTAGE YIELD EARNED: 0.01% FOR A 92 DAY PERIOD Average Daily Balance: 541.26
SEP30			752.67	<b>Ending Balance</b>

3 Withdrawals = 47.14    10 Deposits = 6.02    Dividends Paid = 0.04    Ending Balance = 752.67

**CLEARED CHECKS**

Item	Amount	Item	Amount	Item	Amount
108	125.00	110*	23.98	111	8.14

Cleared Checks = 3  
 \* next to number indicates skipped numbers

**OVERDRAFT PROTECTION (LOAN 18)**

Date	Amount	Charge	Principal	Balance	Transaction Description
SEP01				450.41	<b>Balance Forward</b> 18% ***ANNUAL PERCENTAGE RATE*** .049315% Daily Periodic Rate
SEP01	25.00	6.89	18.11	432.30	Payment-Transfer-ODLP
SEP30				432.30	<b>Ending Balance</b>
					FINANCE CHARGES PAID IN 2009 ON LOAN 18 <span style="float: right;">44.53</span>
		Maximum Credit Line	500.00		Past-due Amount <span style="float: right;">0.00</span>
		Available Credit	67.70		New Payment <span style="float: right;">25.00</span>
		New Balance	432.30		Total Pmt Due on 01NOV09 <span style="float: right;">25.00</span>

**YTD TAX SUMMARY**

**YEAR-TO-DATE INFORMATION FOR TAX PURPOSES:**

Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)	0.67
Total finance charges paid on loans this calendar year.	44.53

