



P.O. Box 530953
San Jose, CA 95153-5353

877-MERIWEST (877-637-4937)
www.meriwest.com

Account Number: 9999999999
Statement Date: November 21, 2012
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ACCOUNT SUMMARY

Total Loans: \$58,663.04

TEST MEMBER
123 MAIN ST
SOMEWHERE CA 99999

IMPORTANT MESSAGES

Federally Insured by NCUA

MEMBER STATEMENT OF ACCOUNT



LOANS

LOAN ID: 01 (HELOC - INTEREST ONLY)

Annual Percentage Rate (APR) 3.75% Daily Periodic Rate .010273% Type: Variable Rate
Joint Owner : MEMBER A

TRANSACTION DETAILS

Trans Date	Transaction Description	Transaction Amount	Finance Charge	Late Charge	Change to Principal	New Balance*
10/22	Beginning Balance					\$58,663.04
10/24	Payment by Check MAIL POSTING	-200.00	200.00		0.00	58,663.04
11/21	Ending Balance for HELOC - INTEREST ONLY					\$58,663.04
	Next Payment Amount \$186.83 due on 12/20/2012					
	Past Due Amount \$167.74					

2012 Totals Year-to-Date

Total finance charge in 2012	2,041.37
Total finance charge in 2011	2,015.32

*Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "unpaid balance" of your account for each day in the billing cycle. The "unpaid balance" is the balance each day after payments, credits, and unpaid interest charges to that balance have been subtracted and new advances, insurance premiums or other charges have been added to your unpaid balance. This gives us the unpaid balance. There is no grace period for interest calculation.

❖ Relationship Advantage Program Information

Your Relationship Advantage plan level for December is **Premium**.

At the end of each month your plan is determined based on a combination of your average deposit and loan balances.

In case of errors or questions about your statement, telephone us at 1-877-MERIWEST (1-877-637-4937) or write us at Meriwest Credit Union, Attn: Support Services, P.O. Box 530953, San Jose, CA 95153-5353.