

New Look for e-Statements!

More Than a New Look

The changes to e-Statements are more than just a pretty look. We have substantially changed the architecture too, so that instead of being a graphic of a statement, the e-Statement now is created in HTML.

What Does This Mean?

Because the new e-Statement is now programmed in HTML instead of as a graphic, your members will be able to take advantage of technology embedded in their browser, such as linking to other sections of the page.



What's New?

New Look P.1

Top to Bottom Changes P.2

Talking to Your Members P.3

Additional Highlights P.4

Your Members Will Love the New e-Statements!

Starting May 7th, the first thing members will notice is that their e-Statement is now in color. They will also appreciate the new features this new design offers.

For example, when a member selects to view a line in the e-Statement, an orange highlight will appear for easier reading.

Members will also be able to use links within the summary section of the e-Statement to jump to the detail sections of the sub-accounts.

For more complete details on the changes, refer to Page 2.

Member Account Statements | Credit Card Statements

Normal PDF Back Page

Statement of Accounts

From: 12/31/11 to 12/31/11
Member #: 11111

IMPORTANT REMINDER: This statement contains important 2011 tax information that is provided to the IRS. No separate paper 1099-INT tax form will be mailed. If you have an IRA with FICA, the fair market value is being given to the IRS also.

JOE D SAMPLE
4734 SAMPLE RD
SAMPLE, MI 49315-9101

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER# 11111 AS OF 12/31/11

YOU EARNED 340 V.I.P. POINTS. YOUR NEW LEVEL WILL BE: VIP-PLATINUM
WE HOPE YOU ARE ENJOYING YOUR REWARDS - THANK YOU FOR YOUR PARTICIPATION!

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	REGULAR SAVINGS	531.99	1,947.00	1,610.57	195.56	12/23/11
002	SAVINGS PLUS	2.87	88.11	930.00	14.66	12/29/11
001	CHECKING	828.38	2,899.15	2,380.20	467.43	12/29/11
815	TRUCK VEHICLES	10,459.75	24.65	202.17	10,339.68	12/31/11
811	TRUCK CLASSIC	3,921.81	276.98	563.11	3,305.48	12/31/11

000: REGULAR SAVINGS

Year-to-Date Divd Paid: \$.03
Divd Rate: 100.00 to 9,999.99 = 0.02%
25,000.00 to 99,999.99 = 0.02%
10,000.00 to 24,999.99 = 0.02%

Transaction Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/11	* Beginning Balance *					\$531.99
12/02/11	ATM WDR 00000001111				\$40.00-	\$491.99
	SUCCESS CU VASSAR MI 002 S STATE					
12/02/11	PC CU TRANSFER		11111-811	\$185.00-		\$306.99
12/05/11	ATM WDR 00000001112				\$20.00-	\$286.99
	SUCCESS CU RICHVILLE MI 9321 SANILAC RD.					
12/07/11	AUDIO TRANSFER		11111-811		\$140.00-	\$146.99
12/08/11	ACH/LIGHTHOUSE MGMT LMCI PAY			\$883.40		\$1,030.39
12/08/11	ACH WDR TRANSFER JON E SAMPLE		XXXXXXXX05-708		\$132.00-	\$898.39
12/08/11	ATM WDR 00000001113				\$20.00-	\$878.39
	SUCCESS CU VASSAR MI 002 S STATE					

The changes to the look and features of the e-Statement are due to the fact that it is now programmed as an HTML statement. Because of this change, we can leverage new technology that is currently available.

This update also positions us well for future technological changes that are sure to come.

CUSPY e-Statements

We've changed the design from top to bottom.

Newly Designed e-Statement

Statement of Accounts

From: 12/01/11 to 12/31/11
Member #: 11111

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SAMPLE, MI 49315-9101

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Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	REGULAR SAVINGS	531.99	1,947.00	1,810.57	195.56	12/23/11
052	SAVINGS CLUB	2.67	88.11	100.00	14.56	12/30/11
001	CHECKING	629.38	2,609.12	2,330.20	407.43	12/30/11
615	REC VEHICLE	10,469.75	24.65	202.17	10,339.56	12/31/11
811	VISA CLASSIC	3,921.61	576.98	563.11	3,935.48	12/31/11

000: REGULAR SAVINGS

Year-to-Date Divd Paid: \$.03
Divd Rate: 100.00 to 8,999.99 = 0.02%
25,000.00 to 99,999.99 = 0.02%

Current e-Statement

STATEMENT OF ACCOUNT

201 - 36TH STREET, S.E.
GRAND RAPIDS, MI 49548
(616) 241-2516
1-800-437-9876
FAX (616) 241-4730

Loan number(s) followed by an asterisk(*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by number of periods in year (365), is likewise disclosed after the account number.

From: 8/01/10 To: 10/31/10
Member #: 1000

1000 I FLINSTONE
5000 STONE DRIVE
BEDROCK, MI 49518-0000

THIS IS A SPECIFIC MESSAGE!
It's Me 247 experience. Now you can mask your typing when answering your security questions in It's Me 247. Try the "Hide My Typing" check box the next time you log in. Safe, Secure & Easy!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 1000 AS OF 10/31/10

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	HWAIT	945,663.40	10,425.97	5,826.62	941,064.05	10/22/10
004	RETIREMENT FUND	31,495.96	.00	348.72	31,844.68	10/12/10
005	ROTH-N-ROCK IRA SH	7,293.42	.00	51.57	7,344.99	4/17/07

The top of the new statement prominently displays your credit union statement message in a dark blue box. Orange colored lines assist with reading and provide links to other sections. The NCUA logo and disclosure now appear at the bottom of the e-Statement.

New Account Details Section

001: CHECKING

Joint Owner: JANE SAMPLE

Year-to-Date Divd Paid: \$ 0.00
Divd Rate: .00%

Transaction Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	** Check Recon **
12/01/11	* Beginning Balance *					\$626.38	1426 \$15.00
12/01/11	CHECK 00001236331	1426			\$15.00	\$611.38	1429 \$67.00
12/02/11	ACH/MEUER	1429			\$39.07	\$572.31	1429 \$39.07
	CHK# 1429 GRANIMPURCHASE						1430 \$23.67

Current e-Statement

000: REGULAR SHARE

Activity Analysis Download: CSV

Year-to-Date Divd Paid: \$ 1.00
Divd Rate: .050%

Transaction Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/01/12	* Beginning Balance *					\$102.47
3/21/12	ACH/CAPITAL ONE PHONE PYMT			\$286.00		\$-183.53
3/21/12	NSF - ACH REVERSAL			\$286.00		\$102.47

Icons in the upper right of the account sections replace the old-style links and assist members to download their data, access the reconciliation screen, and link back to the summary section. When a member clicks to select a line, the line changes color to aid in the reading of the e-Statement.

New Year End Statement

Disclosures

Loan number(s) followed by an asterisk(*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and the new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

FORM 1099-INT

THIS IS YOUR FORM 1099-INT. YOU WILL NOT RECEIVE A SEPARATE FROM 1099-INT IN THE MAIL. ALL IRA ACTIVITY AND LOAN INTEREST WILL BE SENT IN A SEPARATE MAILING.

PAYEE'S name, street address, city, state, ZIP code, and telephone no. SUCCESS CREDIT UNION 580 N MAIN ST PO BOX 209 SUCCESS, MI 48734-0000 989-491-1000	2011 Interest Income Form 1099-INT OMB No. 1545-0112 For Recipient This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Please retain this form for your records. See 1099-INT instructions for Recipient on an enclosed form.	Copy B For Recipient
PAYER'S federal identification number 12-3456789	RECIPIENT'S identification number 123-45-6789	
1 Interest income not included in Box 3 \$ 0.04	2 Early withdrawal penalty \$ 0.00	3 Interest on U.S. Savings Bonds and Treas. obligations \$ 0.00
		4 Federal income tax withheld \$ 0.00

Current e-Statement

THIS IS YOUR FORM 1099-INT. YOU WILL NOT RECEIVE A SEPARATE FORM 1099-INT IN THE MAIL. ALL IRA ACTIVITY AND LOAN INTEREST WILL BE REPORTED ON STANDARD IRS FORMS AND WILL BE SENT IN A SEPARATE MAILING.

FORM 1099-INT INTEREST INCOME FOR 2011
OMB # 1545-0112

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

PLEASE RETAIN THIS FORM FOR YOUR RECORDS.

SEE 1099-INT INSTRUCTIONS FOR RECIPIENT ON AN ENCLOSED FORM.

WESTERN DISTRICTS CREDIT UNION
201 36TH STREET
GRAND RAPIDS, MI 49548-0000
(616) 241-2516

PAYERS FEDERAL ID NUMBER 38-
RECIPIENTS ID NUMBER

INTEREST INCOME NOT INCLUDED IN BOX 3	BOX 1	6.18
EARLY WITHDRAWAL PENALTY	BOX 2	.00
INTEREST ON U.S. SAVINGS BONDS	BOX 3	.00
FEDERAL INCOME TAX WITHHELD	BOX 4	.00

The newly designed year-end statement summarizes a year's worth of activity for the member in one convenient place. Now its design more closely matches the look of the paper statement.

Use these helpful talking points to explain the changes to your members.

Talking to Your Members

Communicating with Your Members

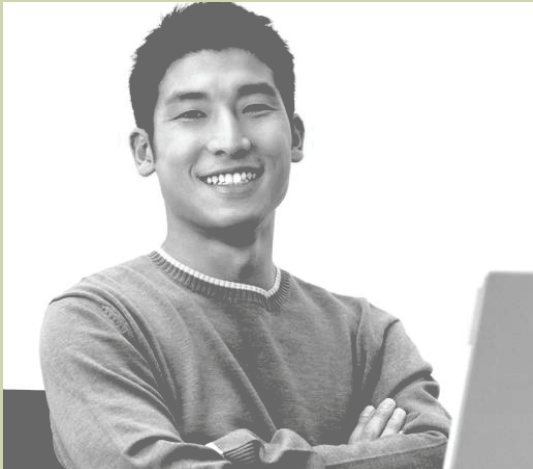
While the changes to the e-Statement do not change the information included in the e-Statement, such as balance, transaction, and summary information, your members will definitely notice that the e-Statement looks different.

With that in mind, we have prepared the member-facing question and answer section to the left.

You may wish to use this section to train your staff so they are ready to talk to members about the changes.

Or you may alert your members with a brief message on your website or an email via Member Connect.

Frequently Asked Questions



Q: How will my e-Statements change?

A: Starting May 7th, your e-Statement will have a new look. It will be more colorful! It also will have added features, such as the ability to jump from one section of the statement to another.

Q: Will the contents of my e-Statement change?

A: There will be no change the financial data included in your statement. Only the presentation of this information will change.

Q: When will this change occur? Will this affect all of my e-Statements?

A: On May 7th, your current e-Statement and all of your historical e-Statements will be converted to the new look.

Q: Will I access my e-Statement differently?

A: No, you will continue to access your e-Statement in the same manner as you currently do.

On May 7th, all members' e-Statements will change to the updated look. (Even previous e-statements will be converted.) Your credit union may want to prepare your members for the new look of e-Statements.

With that in mind, we have prepared some talking points you can use with your staff. You might even want to send them a short email using the Member Connect feature in CU*BASE. That way your security-conscious members will be ready for the changes to the look of their e-Statement.



Advancing with the Times

This conversion to an HTML statement is good for more than a new look! With this change we are leveraging currently available technology and positioning ourselves for future technology updates.

Additional Highlights of the New e-Statements

The new statement design takes advantage of current browser and PDF technologies. Many (although not all) of your members' Internet browsers and PDF readers will support the following features:

- **Larger Font Available**
Members may be able to use their browser settings to increase the size of the font that they view in their e-Statement. Generally this setting is found under View in the main browser toolbar.
- **Find Feature**
Because the e-Statement is coded in HTML, members may be able to use the Find feature of their browser to find just the item on their statement that they are looking for.
- **Bookmarks in the PDF Version of the e-Statement**
The PDF version of the e-Statement may support bookmarks, allowing members to move between different sections of their e-Statement.



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<http://www.cuanswers.com>