



Frankenmuth Credit Union
 580 N. Main Street
 P. O. Box 209
 Frankenmuth, MI 48734
 (989) 497-1600
 Web: www.frankenmuthcu.org
 Email: ccenter@frankenmuthcu.org

**** CREDIT CARD STATEMENT ****

Member Number 9999999-811
 VISA CLASSIC *****6789
 Statement Date 2/28/2010
 Payoff Amount **\$7,023.22**
 Minimum Payment **\$234.22**
 Payment Due Date **3/28/2010**



AUTO *****AUTO**5-DIGIT 48415
 000000028 01 AV 0.335
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN USA 12345-6789



0001

0000034

Amount Enclosed



FRANKENMUTH CREDIT UNION

Do you know how really great your FCU Credit Card is? We've recently evaluated many other cards out in the market and have found that our Cards are much better than the rest. We dare you to compare, check it out for yourself.

Account Information	
Member Number	9999999-811
VISA CLASSIC	*****6789
Statement Date	2/28/2010
Payoff Amount	\$7,023.22
Minimum Payment	\$234.22
Payment Due Date	3/28/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$30 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	\$9,411
\$225	3 years	\$8,088 (Savings=\$1,323)

If you would like information about credit counseling services, call 1-866-853-2227.

Summary of Account	
Previous Balance	7,082.93
Payments, Credits, Benefits (-)	213.00
Purchases, Cash Adv, Bal Transfers (+)	102.60
Finance Charges and Other Fees (+)	50.69
Misc Adjustments	.00
New Balance	7,023.22

Available Credit	
Credit Limit	7,000.00
New Balance	7,023.22
Credit Available	.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Feb 19	Feb 19	VISA CLASS PAYMENT		213.00 CR
Feb 27	Feb 26	SPEEDWAY 08397 100	CARO, MI	29.60
Feb 28	Feb 27	FRANKENMUTH CU/8131	BIRCH RUN, MI	43.00
Feb 28	Feb 28	FIN CHG CASH ADVANCE		7.40
Feb 28	Feb 28	FIN CHG PURCHASE		40.95
Feb 28	Feb 28	FIN CHG PURCHASE		2.34

Fees and Charges

Feb 19 Feb 19 DELQ. FINE PAYMENT 30.00

Total Fees Charged in 2010	\$60.00
Total Interest Charged in 2010	\$106.54

Total Fees For This Period 30.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Cash Advance	Purchase	Purchase
Daily Rate	.02164 %	.02602 %	.02164 %	.02602 %	.02164 %
Annual Percentage Rate	7.900 %	9.500 %	7.900 %	9.500 %	7.900 %
Average Daily Balance	\$.00	\$1,015.68	\$.00	\$5,619.00	\$386.54
Finance Charges					
Interest Charges	\$.00	\$7.40	\$.00	\$40.95	\$2.34
Transaction Fees	\$.00	\$.00	\$.00	\$.00	\$.00
Total Finance Charge	\$.00	\$7.40	\$.00	\$40.95	\$2.34