




P.O. Box 70  
Westby, WI  
54667

Helping You Build A Better Life!

# How to Read Your Statement

This guide will help you identify where to find information on your new WCCU Credit Union statement.

- 1 Partial display of your Account number for security; Statement Period Information
- 2 Important messages and offers from WCCU Credit Union
- 3 Left Side: Deposit Accounts Summary  
Right Side: Loan Accounts Summary
- 4 Deposit Account heading with Transaction Summary and other important information
- 5 Transaction and Balance columns
- 6 Effective Date is printed at the end of the Transaction Description, if different than the Posting Date
- 7 Transaction Summary of Fees Paid, Cleared Checks
- 8 Loan Account heading with Transaction Summary (Fees Charged, Interest Charged, etc.) and Payment Due Date



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RETURN SERVICE REQUESTED  
654321 1 1/3 C1 07-16-24 CLT  
123456789 1 AT 0.480  
MARTY M MEMBER  
123 SAMPLE ST.  
ANYTOWN US 12345-1234

**Account Statement**  
608-634-3118 | www.wccu.coop  
Member Number: \*\*\*890  
Statement For: 06/01/2024 - 06/30/2024  
Page: 1 of 3

check it out!  
**new look!**

**Statements have an updated look & new features!**

**Your Account Balances as of 06/30**

Membership Savings ID 0000	\$1,037.97
Freedom Checking - 14 ID 0014	2,868.50
<b>Account Balance Total</b>	<b>\$3,906.47</b>
Total Dividends Year-To-Date	\$1.22

**Your Loan Balances as of 06/30**

2022 Chevrolet Trailblazer ID 0400	\$17,831.31
<b>Loan Balance Total</b>	<b>\$17,831.31</b>
Total Loan Interest Paid Year-To-Date	\$415.61

**MEMBERSHIP SAVINGS ID 0000**

Dividends Year-To-Date \$1.22  
Annual Percentage Yield earned 0.200% from 04/01/2024 through 06/30/2024  
Joint Owner: MARY M MEMBER

Date	Transaction Description	Withdrawal	Deposit	Balance
06/05	Withdrawal at ATM #868149 S3214 HIGHWAY 12 BARABOOSE, WI 544215	-\$162.50		\$1,037.26
06/30	Deposit Dividend 0.200%		0.71	1,037.97

**FREEDOM CHECKING - 14 ID 0014**

Joint Owner: MARY M MEMBER

Date	Transaction Description	Withdrawal	Deposit	Balance
06/14	Deposit ACH Trienda Holdings TYPE: PAYROLL ID: 0123456789 DATA: T6061-00C233 001 CO: Trienda Holdings ACH Trace Number: 12345678912345		\$1,459.25	\$2,969.55
06/27	Draft 1614 Eff. Date 06/28	-50.00		2,919.55
06/27	Draft 1596 Eff. Date 06/28	-51.05		2,868.50

**Summary by Check Number** \* Asterisk next to number indicates skip in sequence 2 Checks Cleared for \$215.31

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1596	06/27/24	\$51.05	1614	06/27/24	\$50.00			

**Fees Paid**

Description	Current	YTD	Description	Current	YTD
Acct-0014 Total Return Item Fees	\$0.00	\$0.00	Acct-0014 Total Overdraft Fees	\$0.00	\$20.00

**2022 CHEVROLET TRAILBLAZER ID 0400**

ANNUAL PERCENTAGE RATE 7.950%  
Periodic Rate (Daily) .021780%  
Loan Interest Year-To-Date \$415.61  
A payment of \$425.67 is due on 08/28/2024.

Date	Transaction Description	Amount	Principal	Interest	Fees	Balance
06/14	Payments Transfer From Share 0014	-\$300.00	-\$244.30	\$55.70	\$0.00	\$18,023.02
06/28	Payments Transfer From Share 0014	-300.00	-245.04	54.96	0.00	17,777.98
06/30	See Fees Below	0.00	0.00	0.00	53.33	17,831.31

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION. EQUAL HOUSING OPPORTUNITY.  
Continued on next page.

**Go Paperless! Receive your account statements and notices online and get notified by email.  
To sign up for free online Statements, log into WCCU Credit Union Online Banking and enroll!  
If you need assistance, call or visit a WCCU location near you!**