How to Read Your Account Statement

Your updated account statement has the same account and transaction information as your previous statement, with a new, easy-to-read format. Use this guide as a reference when reviewing your new statement.

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**Statement Summary**

<table>
<thead>
<tr>
<th>ACCOUNT</th>
<th>BEGINNING BALANCE</th>
<th>ENDING BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Adam Blaine John Charles Williams Trust</td>
<td>$100,000.00</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>No Fee Checking</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Signature Loan</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Credit Card</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Auto Loan</td>
<td>$17,000.00</td>
<td>$17,000.00</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$10,000.00</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Money Market</td>
<td>$12,000.00</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>Certificate</td>
<td>$500.00</td>
<td>$500.00</td>
</tr>
</tbody>
</table>

Statement Summary continued on page 2.

**Cal Coast Loyalty Rewards**

- Opening balance of points: 1685 points
- Points earned this period: 65 points
- Points redeemed this period: 0 point

Total Rewards Points Available: 1750 points

View your current points in online or mobile banking.

Thank you for being a Cal Coast member!

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1. California Coast Credit Union contact information
2. Account number, statement date, and page number
4. Messages and information from California Coast
5. Cal Coast Loyalty Rewards: your Loyalty Rewards points and balances are displayed here

Your account/loan information and transaction details appear after the summary page.
How to Read Your Credit Card Statement

Your updated credit card statement has the same account and transaction information as your previous statement, with a new, easy-to-read format. Use this guide as a reference when reviewing your new statement.

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Your Account Activity Summary

- **Previous Balance**: +$2,000.00
- **Payments**: -$1,200.00
- **Other Credits**: -$200.00
- **Purchases/Other Debits**: +$800.00
- **Balance Transfers**: +$300.00
- **Cash Advances**: +$50.00
- **Fees Charged**: +$50.00
- **Interest Charged**: +$200.00

**New Balance**: $1,600.00
**Past Due Amount**: $2,500.00
**Credit Limit**: $875.00
**Available Credit**: 10/31/18
**Statement Closing Date**: 30
**Days in Billing Cycle**:

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Your Payment Information

- **New Balance**: $1,600.00
- **Minimum Payment Due**: $35.00
- **Payment Due Date**: 11/25/2018

**Late Payment Warning**: If we do not receive your minimum payment by the payment due date listed above, you may have to pay a $10 late fee if your payment is late by 10 days or more.

**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 $50.00
- Only the minimum payment: 11 years $2,836.00
- And you will end up paying an estimated total of $55.00 3 years $1,980.00 (Savings $856.00)

If you would like information about credit counseling services, call 877-27-4932.

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Your credit card transaction details appear after the summary page.
How to Read Your Business Statement

Your updated business statement has the same account and transaction information as your previous statement, with a new, easy-to-read format. Use this guide as a reference when reviewing your new statement.

<table>
<thead>
<tr>
<th>ACCOUNT</th>
<th>BEGINNING BALANCE</th>
<th>ENDING BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Personal Business</td>
<td>$125,000.00</td>
<td>$125,000.00</td>
</tr>
<tr>
<td>Savings Account</td>
<td>$1,923.46</td>
<td>$1,958.02</td>
</tr>
<tr>
<td>Business Savings 2</td>
<td>$28,000.00</td>
<td>$28,000.00</td>
</tr>
<tr>
<td>Basic Business Checking</td>
<td>$3,000.00</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>Business Loan 1</td>
<td>$7,500.00</td>
<td>$7,500.00</td>
</tr>
<tr>
<td>Business Loan 2</td>
<td>$12,000.00</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>Business Loan 3</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Business Loan 4</td>
<td>$13,400.00</td>
<td>$13,400.00</td>
</tr>
</tbody>
</table>

Statement Update

Your account statement has a new look. It contains the same account and transaction information you usually receive in an updated format.

For information on how to read your statement, please refer to the enclosed guide.

Tools to better your business—payroll and payment processing services.

Cal Coast Mobile—now with mobile deposit for business.

1. California Coast Credit Union contact information
2. Account number, statement date, and page number
4. Messages and information from California Coast

Your account/loan information and transaction details appear after the summary page.