

# 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.

**1** CALIFORNIA COAST CREDIT UNION  
Your best interest.™  
www.calcoastcu.org | 877.495.1600

**2** Account Statement  
Account Number: 12345678  
Statement Date: 10/31/18  
Page 1 of 4

**3** Statement Summary

ACCOUNT	BEGINNING BALANCE	ENDING BALANCE
The Adam Blaine John Charles Williams Trust	\$100,000.00	\$100,000.00
No Fee Checking	\$1,000.00	\$1,000.00
Primary Savings		
Signature Loan	\$5,000.00	\$5,000.00
Credit Card	\$2,000.00	\$2,000.00
Auto Loan	\$17,000.00	\$17,000.00
Home Equity	\$10,000.00	\$10,000.00
Money Market	\$12,000.00	\$12,000.00
Certificate	\$500.00	\$500.00

Statement Summary continued on page 2.

**4** 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.

**4** Drive home savings.  
Purchases  
Refinances  
Lease buyouts

**5** Cal Coast Loyalty Rewards

Opening balance of points	1685 points
Points earned this period	65 points
Points redeemed this period	0 point
<b>Total Rewards Points Available</b>	<b>1750 points</b>

View your current points in online or mobile banking.

**5** CAL COAST Loyalty rewards  
Thank you for being a Cal Coast member!

Invest without all the risk!  
Ask about our Certificate specials.

CALIFORNIA COAST CREDIT UNION

000100-000100  
JOHN SAMPLE  
123 MAIN STREET  
ANYTOWN, US 12345

- 1 California Coast Credit Union contact information
- 2 Account number, statement date, and page number
- 3 Statement summary: a quick, at-a-glance summary
- 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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**Credit Card Statement**  
Account Number: 12345678  
Statement Date: 10/31/18  
Page 1 of 4

**Your Account Activity Summary**

Previous Balance	+\$2,000.00
Payments	-\$1,200.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$800.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$20.00
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New Balance	\$1,600.00
Past Due Amount	\$0.00
Credit Limit	\$875.00
Available Credit	10/31/18
Statement Closing Date	30
Days in Billing Cycle	

**Statement Update**

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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	You may pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	11 years	\$2,836.00
\$55.00	3 years	\$1,980.00 (Savings \$856.00)

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


**Savings for miles.**  
Low-rate Auto Loans




**Cal Coast Mobile**  
Account access anywhere, anytime.



**OTHER WAYS TO PAY**

 Online  
[www.calcoastcu.org](http://www.calcoastcu.org)

 Phone  
(877) 495-1600

 In Branch  
[www.calcoastcu.org/locations.htm](http://www.calcoastcu.org/locations.htm)

**CALIFORNIA COAST CREDIT UNION**

000100-000100

JOHN SAMPLE  
123 MAIN STREET  
ANYTOWN, US 12345

Account Number	12345678
Credit Card Number	*****1234
New Balance	\$1,600.00
Minimum Payment Due	\$500.00
Payment Due Date	11/25/2018
AMOUNT ENCLOSED	\$

Please send credit card payments to:  
CALIFORNIA COAST CREDIT UNION  
P.O. Box 509074  
San Diego, CA 92150-9074

- 1 California Coast Credit Union contact information
- 2 Account number, statement date, and page number
- 3 Statement summary: a quick, at-a-glance summary
- 4 Messages and information from California Coast
- 5 Your Payment Information: check here for your credit card balance and payment information

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.

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**2** **Account Statement**  
Account Number: 12345678  
Statement Date: 10/31/18  
Page 1 of 4

**3** **Statement Summary**

ACCOUNT	BEGINNING BALANCE	ENDING BALANCE
New Personal Business Savings Account	\$125,000.00	\$125,000.00
Business Savings 2	\$1,923.46	\$1,958.02
Basic Business Checking		
Business Loan 1	\$30,500.00	\$28,000.00
Business Loan 2	\$3,000.00	\$3,000.00
Business Loan 3	\$7,500.00	\$7,500.00
Business Loan 4	\$12,000.00	\$12,000.00
Business Loan 5	\$1,000.00	\$1,000.00
Business Loan 6	\$13,400.00	\$13,400.00

**4** **Statement Update**  
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**Cal Coast Mobile—**  
now with mobile deposit for business.

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

**CALIFORNIA COAST CREDIT UNION**

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ANYTOWN, US 12345

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