

Introducing Your New Statement

As Mid-Illini Credit Union prepares to upgrade our computer systems next month, we want you to be aware of exciting changes coming to your account statement.

Please see below for a preview of what you can expect your next credit union statement to look like.

Account Number Masking – For your protection, only the last three digits of your full account number will appear on your statements.


Message – Watch this area for important announcements from the credit union.

Account Heading – Each of your accounts will be clearly identified by name. If you've assigned a nickname to an account, the nickname will print here.

Credits and Debits – Your credits (deposits) and debits (withdrawals) are separated into separate columns of account activity for your deposit accounts.

Cleared Checks and Share Draft Summary – For checking accounts, we've made sure that it's easy for you to reconcile accounts and view a snapshot of monthly account activity.

Special Offers – The credit union will include special offers and promotions at the bottom of the first page of your statement.



MID-ILLINI CREDIT UNION
WHERE DIFFERENT | IS BETTER

PO Box 1266 | Bloomington, IL 61702-1266
309.661.1166 | Fax 309.661.0616
800.527.2205 | www.midillinicu.com

Account #: XXXXXXX200
Statement Date: 10/31/2012
Page: 1 of 1
YTD Taxable Dividends: 0.00
YTD Interest: 0.00

NOTICE: See reverse side for important information regarding your rights to dispute billing errors or questions about your electronic transfers.

Member Name: 314
Address Line 1:
Address Line 2:
City, ST Zip:

Important Message to Members
This is a test file. This is a test file for Mid-Illini. This is a test file.

REGULAR SAVINGS

DATE	CREDITS	DEBITS	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE				0.00
Oct23	115.00		120.09	NESTLE USA INC.-PAYROLL Total Deposit: 115.00
NEW BALANCE				120.09

PLATINUM STRIPES CHECKING (3)

DATE	CREDITS	DEBITS	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE				0.00
Oct22	941.83		29,652.10	Company Payroll Total Deposit: 941.83
Oct22		-216.49	29,435.61	Energy-PAYMENT
Oct23		-350.00	29,085.61	Item# - 751
Oct23	1,491.64		30,577.25	ACH Transfer Deposit Total Deposit: 1,491.64
Oct24		-350.00	30,227.25	Item# - 751
Oct24	941.83		31,169.08	Company Payroll Total Deposit: 941.83
Oct24		-216.49	30,952.59	Energy-PAYMENT
NEW BALANCE				30,952.59

	P.T.D.	Y.T.D.
Total Returned Item Fees	22.00	22.00
Total Overdraft Fees	110.00	198.00

CLEARED CHECKS THIS PERIOD Note - An * Indicates a skip in sequence


Item#	Amount	Item#	Amount	Item#	Amount	Item#	Amount
751	350.00	751 *	350.00				

SHARE DRAFT SUMMARY

DESCRIPTION	COUNT	DEBITS	CREDITS	DESCRIPTION	COUNT	DEBITS	CREDITS
Cleared Checks	2	700.00	0.00	ATM Transactions	0	0.00	0.00
EFT Transactions	5	432.98	3,375.30	Voice Transactions	0	0.00	0.00
Other Withdrawals	0	0.00	0.00	Other Deposits	0	0.00	0.00
Balance Forward:	0.00		Net Change:	2,242.32		New Balance:	30,952.59

MICU has the Cure to Help You

Relieve the **PAIN**
of high interest
credit cards



Rid yourself of high rates and fees.
Transfer your balances to a safe, fixed-rate
MICU VISA CREDIT CARD
\$0 Balance Transfer Fee
\$0 Annual Fee
Rates as low as 4.95%* for a full 12 months!
on the balances you transfer between Sept. 1-Dec. 31, 2012

*Balance transfer rate of 4.95% Annual Percentage Rate (APR) applies to all Platinum VISA accounts. Classic VISA accounts will have balance transfer rates of 10.95% APR or 14.95% APR, depending on qualifying factors like credit score, payment history, etc. 12 month promotional rate begins as of the date balance transfer posts to account. Other balances incurred will be charged at the regular applicable interest rate for the account. Balances transferred may not exceed your remaining available credit limit. Maximum credit limit on a Mid-Illini Credit Union VISA credit card is \$10,000. Your credit limit and applicable interest rate will be established based on your credit score, payment history and other qualifying factors.

PLEASE RETAIN THIS STATEMENT FOR YOUR TAX RECORDS.

Continued on back



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SPECIAL SAVINGS (F)

DATE	CREDITS	DEBITS	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE			0.00	
Oct23	50.00		50.07	DEPOSIT D
Oct23		-5.00	43.57	paid by me - 700009
				Money Order Fee 1.50
Oct23	80.00		123.57	Transfer - Credit
				Share Acct *0430 - 200
NEW BALANCE			123.57	

24 - CD (P) 18 MONTH

DATE	CREDITS	DEBITS	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE			0.00	
Oct26	1,000.00		1,000.00	OPEN NEW ACCOUNT NA
NEW BALANCE			1,000.00	

LOAN #1 - USED VEHICLE

DATE	AMOUNT	PRINCIPAL	FINANCE CHG.	FEE	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE					0.00	
Oct23	5.00	0.00	5.00		10,898.58	Transfer Loan Payment - Credit
Oct23	45.00	0.00	45.00		10,898.58	Transfer Loan Payment - Credit
Oct23	100.00	46.98	53.02		10,851.60	LOAN PAYMENT LP
Oct23	458.66	458.66	0.00		10,392.94	LOAN PAYMENT LP
NEW BALANCE					10,392.94	

SUMMARY LOAN #1 - USED VEHICLE

Scheduled Due Date 12/02/2012	Scheduled Payment Amount 458.66	APR	Daily Rate .017835620 %	YTD Interest 103.02
Average Daily Bal 3,017.31	Periodic Fin. Charge 16.68	Other Fin. Charge 0.00	Interest 16.68	Corr. APR 6.51000 %

LOAN #2 - SIGNATURE

DATE	AMOUNT	PRINCIPAL	FINANCE CHG.	FEE	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE					0.00	
Oct23	50.00	6.08	43.92		3,454.39	Transfer Loan Payment - Credit
Oct23	50.00	6.08	43.92		3,448.31	Transfer Loan Payment - Credit
NEW BALANCE					3,448.31	

SUMMARY LOAN #4 - SIGNATURE

Scheduled Due Date 11/01/2012	Scheduled Payment Amount 114.67	APR	Daily Rate .023945210 %	YTD Interest 87.84
Average Daily Bal 1,001.12	Periodic Fin. Charge 7.43	Other Fin. Charge 0.00	Interest 7.43	Corr. APR 8.74000 %

Loan Summary - Each loan account will include a summary listing information such as the next payment due date and payment amount.

Loan Account Activity - Loan payments and disbursements will be listed along with any finance charges or fees on your loan accounts each month.