

We've redesigned our statements based on your feedback! Beginning with your February 2010 statements, mailed in March, you'll find that your statements have a new look and feel with an improved graphic design that is easier to read. These updates will help you find what you need to know quickly and easily. All of your important information will be at your fingertips, with added enhancements that make everything more streamlined and accessible.

At-A-Glance Account Summary

We have added an account balance summary box in the top right corner of your statement to make it easier to see at-a-glance what your balances are in each of your account types.

Standard Statement:

Account Balance Summary	
Total Checking Accounts	\$ 767.46
Total Savings Accounts	1,011.75
Total Loans	343,305.11

Includes Visa® & EquityLine balances as well as other loans.

EquityLine Statement:

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance:	\$ 65,853.27
Payments:	-995.30
Other Credits:	0.00
Advances:	0.00
Fees Charged:	0.00
Interest Paid:	+495.30
New Balance:	65,353.27
Credit Limit:	70,000.00
Available Credit:	4,646.73
Days in Billing Cycle:	36

Visa Statement:

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance:	\$ 9,065.30
Payments:	-3,000.00
Other Credits:	0.00
Purchases:	0.00
Balance Transfers/Cash Advances:	+13.30
Fees Charged:	+1.00
Interest Charged:	+82.28
New Balance:	6,161.88
Credit Limit:	12,500.00
Available Credit:	6,338.12
Days in Billing Cycle:	36

Improved Transaction Summary

Some modifications have been made to the transaction summary section to make it easier to read and to better match our Internet Branch layout. Enjoy the bonus of having clearer and more concise information at your fingertips.

Checking - 90: Classic Checking

Joint Owner(s): John Doe
Jane Doe

Beginning Balance	Total Deposits/Credits	Total Withdrawals/Debits	Ending Balance	Year-To-Date Dividends
\$465.29	\$6,665.58	\$6,363.41	\$767.46	\$0.24

Posting Date	Trans. Date	Withdrawal	Deposit	Balance	Transaction Description
02/02/10	02/02/10	\$ 56.73	\$	\$ 408.56	ATM Withdrawal
02/03/10	02/03/10	8.29		400.27	Check Card Transaction
02/04/10	02/04/10		2,263.76	2,664.03	Direct Deposit – SMITH, LLC

More Colorful eStatements

New color enhanced eStatements are accessible online. If you haven't already signed up – you should check out our free online eStatements – they're convenient and you get up to 12 months of statements at a click of a mouse. Save resources and reduce the risk of fraud and identity theft that may come with paper delivery.

What's New?



A Home Loan You Can Trust.
Home affordability is the best it has been in years. Take advantage of our current rates while they are still low!



Save For A Healthy Future.
Open an SDCCU IRA today!
Roth Conversion changes are coming in 2010. Visit sdccu.com, keyword: conversion, for more information.



Make your taxes easy with **eTax Forms and TurboTax!**
eTax Forms: Enroll today by logging onto Internet Branch and clicking eTax Forms.
TurboTax®: Visit sdccu.com, keyword: tax, to get started today.



