

Statement of your accounts

 April 1, 2019 to April 30, 2019 **A**

Understanding Your New Statement

Thank you for your support and patience during our banking system conversion. This conversion has given Crosstown Civic the opportunity to provide our members with enhanced products and services, including, but not limited to, this new, easy-to-read statement. You may notice the look and content is different!

Here's a quick guide for understanding the changes to your statement:

- A Dates** — Account statements summarize transactions from the first of the month to the last day of the month.
- B Monthly Message** — This space will provide important information to members about events, products and services announcements, campaigns, and more. Watch for important updates!
- C Bar Code** — This unique bar code is read by the inserting equipment to ensure the right pages go into the right envelope, safeguarding your privacy.
- D Account Summaries** — Each of your accounts and their respective balances are summarized here, at the top of your statement. Please note that you will receive separate statements for different account ownership (single and joint).
- E Overdraft Interest Rate** — If it applies to you, the interest rate charged on overdrafts will show here, along with the date the rate came into effect.
- F ATM Transaction Fees** — If applicable, your total ATM fees charged by Crosstown Civic Credit Union will show on your statement as "ATM Service Charge." Convenience fees charged by the ATM itself are included in the amount withdrawn at the time of withdrawal or by the end of the day. TIP: there is no fee to withdraw funds from a Crosstown Civic ATM!
- G Deposit Accounts** — The interest rate, term, and maturity date for deposit accounts, such as GICs, RSPs, RIFs, etc., are shown here.
- H Lending Accounts** — The interest rate and date the mortgage or loan was opened, as well as the payment frequency, amount of payment and interest paid year-to-date (YTD), is shown here.

eStatements are here!
 Members who use online banking can now receive statements electronically instead of receiving paper statements. You can download them, keep an electronic copy, or print them at home. Set this up in online banking or speak to a Member Solutions Centre representative for assistance.



Your Account Summary **D**

| Date | Account Description | Balance |
|--------|-------------------------------------|------------|
| Apr 30 | FULL SERV ALL IN ONE - 621234567890 | 1,419.58 |
| Apr 30 | PREMIUM SAVINGS - 621234567892 | 800.01 |
| Apr 30 | SURPLUS SHARES - 621234567893 | 403.46 |
| Apr 30 | RRIF TERM - 621234567894 | 19,406.76 |
| Apr 30 | MTG FIXED CLOSED - 621234567895 | 234,341.50 |

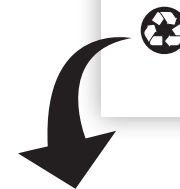
Your Monthly Activity

FULL SERV ALL IN ONE - 621234567890

OD Interest Rate: 4.950% (Jan 9/19) **E**

| Date | Transaction Details | Debits | Credits | Balance |
|---------------|---------------------------------|-----------------|---------------|-----------------|
| Apr 1 | Balance Forward | | | 1,732.49 |
| Apr 3 | Cheque #136 | 88.75 | | 1,643.74 |
| Apr 4 | ATM Withdrawal | 41.50 | | 1,602.24 |
| Apr 4 | ATM Service Charge F | 1.50 | | 1,600.74 |
| Apr 9 | Transfer to 800100123456 | 182.45 | | 1,418.29 |
| Apr 17 | Payroll Deposit ACME HOLDINGS | | 942.75 | 2,361.04 |
| Apr 20 | Cheque #137 | 644.91 | | 1,716.13 |
| Apr 21 | Auto Insurance MPI Autopac Pmt | 109.30 | | 1,606.83 |
| Apr 22 | Corner Gas Station | 37.25 | | 1,569.58 |
| Apr 23 | Transfer to 200100123456 | 200.00 | | 1,369.58 |
| Apr 29 | Deposit | | 50.00 | 1,419.58 |
| Apr 30 | Number of Debits/Credits | 8 | 2 | |
| Apr 30 | Value of Debits/Credits | 1,305.66 | 992.75 | |
| Apr 30 | Ending Balance | | | 1,419.58 |

If you have any questions, call us at 204-942-1111



We've gone green with double-sided statements and environmentally friendly paper!

G RRIF TERM - 621234567894

Interest Rate: 3.000% **Term:** 36 months **Maturity Date:** Sep 10/21 **Interest Earned:** 422.58

| Date | Transaction Details | Debits | Credits | Balance |
|---------------|-----------------------|--------|---------|------------------|
| Apr 1 | Balance Forward | | | 19,406.76 |
| Apr 30 | Ending Balance | | | 19,406.76 |

H MTG FIXED CLOSED - 621234567895

Interest Rate: 3.070% (Aug 18/14)
Frequency: Monthly **Interest Paid YTD:** 3,626.15

| Date | Transaction Details | Debits | Credits | Balance |
|---------------|-----------------------|--------|---------|-------------------|
| Apr 1 | Balance Forward | | | 234,341.50 |
| Apr 30 | Ending Balance | | | 234,341.50 |