



Your new Shaunavon Credit Union account statement displays some banking information a little differently than in the past, so please take a moment to review this guide to help you understand some of the changes.

There are some issues with regards to statements that we are actively working to resolve, however some changes are here to stay. (We anticipate that e-statements will be returning by mid-2009. If you previously received e-statements, you will automatically receive them once they are available.)

A statement reconciliation form is available on our website at www.shanavoncu.sk.ca under "What's New Online" for your use.

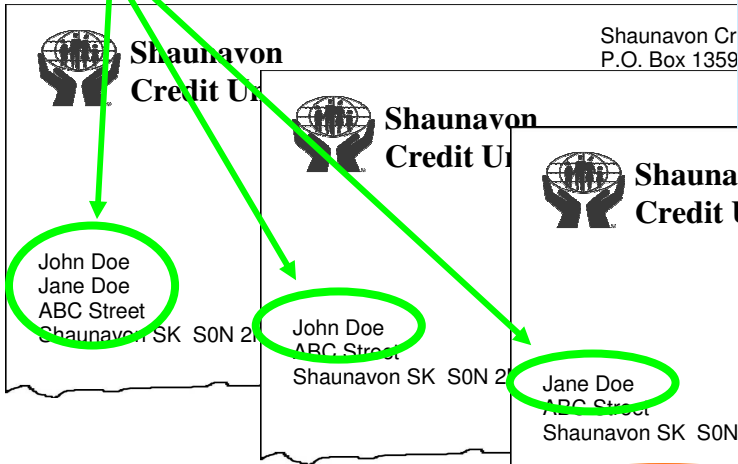
Thank you for your continued understanding and support.



Statements are now grouped and printed by owner's name; not by account number. This format is in accordance with government privacy legislation and can not be changed.

Online Bill Payment – Bills paid either at a teller or with internet or telephone banking appear on statements this way. Bill payee names are not currently printed on statements; for now we encourage members to keep all payment receipts for reference.

MemberDirect account inquiries show a more detailed description of bill payments.



Shaunavon Credit Union
P. O. Box 1359
Shaunavon, SK S0N 2M0

Account No. 100109999999
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Descriptive or customized account names (i.e., Jane's Chequing) and Sub Account Numbers cannot currently be displayed on statements; for now accounts are identified by product type and account number.

Chequing – 100109999999 CONTINUED

Date	Description	Debits/Interest	Credits/Principal	Balance
Jan28	Online Bill Payment	-100.00		-936.12
Jan30	Descriptive Deposit		1,900.00	963.88
Jan30	Withdrawal	-122.06		841.82
Jan30	Limit OD Interest Charge	-0.12		841.70
	Total Debits	-10,900.80		
	Total Credits		11,263.94	

Authorized OD Limit \$1,000.00
Beginning Balance \$76.67
Total Advances \$2,062.66
Total Payments \$2,139.33
Ending Balance \$0.00
Available Balance \$1,000.00
Authorized OD Paid \$3.56
Unauthorized OD Interest Paid YTD \$0.00

Limit OD Interest Charge – refers to your Line of Credit Interest Paid Monthly

Authorized OD Paid – refers to your Line of Credit Interest Paid Year to Date.

Personal Loan 700109999999

Consumer Loan
Interest Paid YTD \$588.19
Interest Payments \$67.96
Principal Advanced \$0.00
Principal Payments \$437.04
Payments Remaining*:
36 Pmnts Of \$505.00
Monthly starting 02/08/2008
Final Pmnt Amt: \$121.53
The amount and timing of all remaining payments assumes all regularly scheduled payments have been made

Your loan payments will be displayed as follows:
Note Balance – this is the loan principal payment
Note Interest – this is the loan interest payment

Date	Description	Debits/Interest	Credits/Principal	Balance
Jan14	Balance Forward			17,454.44
Feb02	Regular Payment – Note Balance		437.04	17,017.40
	Regular Payment – Note Interest		67.96	