



Sage Direct Credit Union
 3400 Raleigh Ave SE
 Grand Rapids, MI 49512
 (616) 940-8311
 www.sagedirect.com

STATEMENT OF ACCOUNT

The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.



JOHN D SAMPLE
 123 MAIN STREET
 GRAND RAPIDS MI 49512

From: 01/01/08	To: 01/31/08	Account #: 999999999
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Payoff those holiday bills \$5,000 36 months 6.00%.
 VISA gift cards available now!
 Sage Direct VISA is a low 9.90% fixed rate no fees.
 Transfer your high interest rate balances now!
 Signup for secure e-statements at
 www.sagedirect.com

DATE	EFF	S1 SHARE A/C - REGULAR SHARES TRANSACTION DESCRIPTION (Joint with JANE SAMPLE)	WITHDRAWAL	DEPOSIT	BALANCE
01/01		Previous Balance			1,286.97
01/13		US TREASURY 310/SOC SEC/011308		420.00	1,706.97
01/31		Closing Date...New Balance			1,706.97

Dividend rate as of 01/31/08 was 0.500%

DATE	EFF	S3 SHARE A/C - SHARE DRAFT CHECKING TRANSACTION DESCRIPTION (Joint with JANE SAMPLE)	WITHDRAWAL	DEPOSIT	BALANCE
01/06		ACH CHECK 6751 VZ WIRELESS ARC/ARC/080105	44.35		736.86
01/06		CHECK NO. 6754	250.00		486.86
01/07		CHECK NO. 6753	75.00		411.86
01/08		ACH CHECK 6752 VETERANS AFFAIRS/PAYMENT/080107	64.00		347.86
01/09		MICHIGAN CARPENT/PENSION CK/MAR/08		313.33	661.19
01/13		UB OF CARPENTERS/PENSION-CK/080111		542.50	1,203.69
01/13		US TREASURY 310/SOC SEC/011308		1,004.00	2,207.69
01/16		CHECK NO. 6755	157.36		2,050.33
01/16		CHECK 6758	700.00		1,350.33
01/16		CHECK NO. 6756	55.82		1,294.51
01/16		CHECK NO. 6757	14.60		1,279.91
01/16		CHECK NO. 6763	442.00		837.91
01/17		CHECK NO. 6759	67.00		770.91
01/20		ACH CHECK 6760 GRPRESS 222-5445/CHECK PYMT/011708	14.00		756.91
01/20		CHECK NO. 6765	50.00		706.91
01/20		CHECK NO. 6767	25.00		681.91
01/20		CHECK NO. 8762	28.11		653.80
01/22	01/21	CHECK NO. 6761	57.02		596.78
01/22		CHECK NO. 6766	25.00		571.78
01/24		CHECK NO. 6764	50.00		521.78
01/24		CHECK NO. 6769	10.00		511.78
01/27		CHECK NO. 6768	25.00		486.78
01/28		ACH CHECK 6773 VZ WIRELESS ARC/ARC/080127	44.35		442.43
01/29		ACH CHECK 6771 SAMS CLUB DISC/CHECKPAYMT/080128	102.02		340.41

Cleared Check Recap								
Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
6751	01/06	44.35	6758	01/16	700.00	6766	01/22	25.00
6752	01/08	64.00	6759	01/17	67.00	6767	01/20	25.00
6753	01/07	75.00	6760	01/20	14.00	6768	01/27	25.00
6754	01/06	250.00	6761	01/22	57.02	6769	01/24	10.00
6755	01/16	157.36	*6763	01/16	442.00	*6771	01/29	102.02
6756	01/16	55.82	6764	01/24	50.00	*6773	01/28	44.35
6757	01/16	14.60	6765	01/20	50.00	*8762	01/20	28.11

-----SUMMARY-----
 Previous Balance as of 01/01/08..... 781.21
 Total of 21 Checks for 2300.63 -
 Total of 3 Other Credits for 1859.83 +
 Ending Balance as of 01/31/08..... 340.41
 Minimum Balance 340.41
 Average Balance 774.11

DATE	EFF	S9 SHARE A/C - HOLIDAY SAVERS TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/01		Previous Balance			50.14
01/31		Closing Date...New Balance			50.14

Dividend rate as of 01/31/08 was 0.500%

YEAR TO DATE DIV/INT

 S1 1.05
 S9 0.14
 Total 1.19

