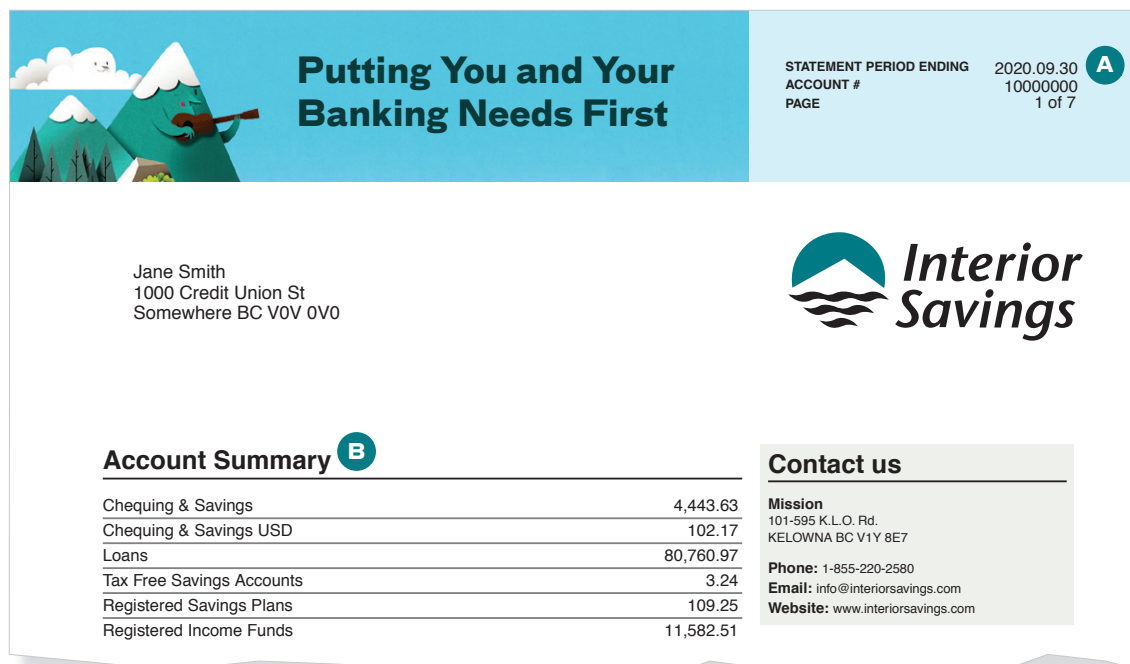


Understanding Your New Statement

As part of the banking system conversion, statements have a different look and layout. Here is a quick guide for understanding the changes as you review this month's statement.

- A Account Number.** This is your new account number, also referred to as membership number. This is a new number assigned to members as part of the banking system conversion.
- B Account Summary.** Each of your products and their respective balances are summarized here. Please note: the overall balances could include balances from multiple accounts, such as for products held jointly on other accounts.



Putting You and Your Banking Needs First

STATEMENT PERIOD ENDING 2020.09.30 **A**
 ACCOUNT # 10000000
 PAGE 1 of 7

Jane Smith
 1000 Credit Union St
 Somewhere BC V0V 0V0

Interior Savings

Account Summary **B**

Chequing & Savings	4,443.63
Chequing & Savings USD	102.17
Loans	80,760.97
Tax Free Savings Accounts	3.24
Registered Savings Plans	109.25
Registered Income Funds	11,582.51

Contact us

Mission
 101-595 K.L.O. Rd.
 KELOWNA BC V1Y 8E7

Phone: 1-855-220-2580
Email: info@interiorsavings.com
Website: www.interiorsavings.com

After the first page of the statement, members will see the transactions and details of each product they own. Note that the names of products and layout of information have both changed. Unless you have been informed otherwise, there should not be changes to product features or monthly fees.

- C Chequing Packages.** A chequing package looks a little different, including:
 - **Name of chequing package.** If you previously held a HeadStart, MyChequing or Horizon package, these now appear under the new name 'Ultimate Package'. Aside from the name, there are no changes to the account - you will continue to receive unlimited transactions.
 - **Transactions.** Details include withdrawals, deposits, and balance. Note: Transactions that show as 'Overdraft Protection Deposit' are related to the use of a Line of Credit.

Understanding Your New Statement (continued)

D Product numbers. Every product (e.g. chequing, savings, loan, etc.) now has its own unique number. The product number is what you will use when re-ordering cheques or setting up pre-authorized withdrawals and direct deposits.

C Details of Ultimate Package # 100000000000

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19Sep2020	Balance Forward			0.00
25Sep2020	09-25 Cheque 100	454.16		-454.16
26Sep2020	Overdraft Protection Deposit		454.16	0.00
30Sep2020	OD Excess Bal Interest Charge	0.22		-0.22
Totals		\$454.38	\$454.16	
Number of enclosures:.....		1		

E Savings Accounts. Details for Plan24 and Investment Savings Accounts include withdrawals, deposits and balance.

Details of Plan 24 # 100000000111

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06Aug2020	Balance Forward			0.03

E Details of Investment # 100000000112

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06Aug2020	Balance Forward			0.05

F Shares and Member Rewards. This is how Shares and Member Rewards accounts now appear.

Details of Member Rewards # 100000000222

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19Sep2020	Balance Forward			0.00

F Details of Member Shares # 100000000333

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19Sep2020	Balance Forward			11.32

G Loan or Mortgage. A personal loan or a mortgage will appear under a section titled 'Details of Loan'. Each loan product will show:

- Transactions on the loan or mortgage
- Interest \$ paid to date for the year
- Principle \$ amount paid towards the loan or mortgage
- Overall loan \$ balance
- Interest rate

G Details of Loan #100000000444 @ 1.500%

Interest paid for 2020: 327.15

Date	Description	Advances (\$)	Interest (\$)	Principal (\$)	Balance (\$)
06Aug2020	Balance Forward				23,787.15
15Aug2020	Regular Payment		14.66	342.53	23,444.62
31Aug2020	Regular Payment		15.42	341.77	23,102.85
Totals		\$0.00	\$30.08	\$684.30	

Rate as on 06Aug2020: 1.500%
 82 twice monthly payments remain at 0.00 with a final payment of 0.00
 *The amount and timing of all remaining payments assumes all regularly scheduled payments have been made.

Understanding Your New Statement (continued)

H Line of Credit. A Line of Credit will appear under 'Details of Loan'. It can be identified with the addition of the following lines of information:

- the line 'Credit Limit',
- 'Minimum payment', and
- 'Due Date of Payment' information.

Details of Loan #10000000555 @ 2.450%					
Interest paid for 2020: 13.53					
Date	Description	Advances (\$)	Interest (\$)	Principal (\$)	Balance (\$)
06Aug2020	Balance Forward				5,159.22
31Aug2020	Interest Finance Charge	10.73			5,169.95
Totals		\$10.73	\$0.00	\$0.00	
Credit Limit.....				6,000.00	
Minimum payment required.....				0.00	
Due Date of Payment.....					31Aug2020

I Overdraft. This loan information is for an overdraft -a loan product of less than \$4,500 and has an 18% rate as shown beside 'LOC Exceeded Rate (%)'.

25Aug2020	External Withdrawal Insurance IND ALL LIFE IN 330VI02214760	119.07			-2,057.12
25Aug2020	Insufficient Funds Charge Insurance IND ALL LIFE IN 330VI02214760	5.00			-2,062.12
25Aug2020	Overdraft Protection Deposit			45.00	-2,017.12
28Aug2020	External Withdrawal Insurance INTACT INS. CO. 324KT39QD7623040	96.25			-2,113.37
28Aug2020	Insufficient Funds Charge Insurance INTACT INS. CO. 324KT39QD7623040	5.00			-2,118.37
31Aug2020	External Withdrawal Loans TD ON-LINE LOANS SYSTEM 2412424689010044853	222.11			-2,340.48
31Aug2020	Insufficient Funds Charge Loans TD ON-LINE LOANS SYSTEM 2412424689010044853	5.00			-2,345.48
31Aug2020	Limit OD Interest Charge	3.71			-2,349.19
31Aug2020	OD Excess Bal Interest Charge	0.44			-2,349.63
Totals		\$3,013.95		\$2,013.28	
Line of credit.....				2,000.00	
Minimum payment required.....				3.71	
Regular LOC Rate (%).....				2.450	
LOC Exceeded Rate (%).....				18.000	
Due Date of Payment.....					31Aug2020

J U.S. Chequing. A U.S. chequing account will appear under 'USD Demands'.

USD Funds					
USD Demands					
Details of US Chequing # 10000000666					
Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)	
19Sep2020	Balance Forward			6.17	

Understanding Your New Statement (continued)

K RRSP. RRSPs appear under the ‘Registered Savings Plans’ section. Please note that RRSPs are displayed only for the member whose name appears as the RRSP plan holder. If a member’s name is not on the RRSP contract, then the member will not see the RRSP on the statement. Details include:

- Contract number, plan holder name, and beneficiary information.
- Transaction details including withdrawals, deposits and the balance for each RRSP.

K Registered Savings Plans

Contract # 1234567

Jane Smith

Beneficiary: Refer Documentation

Details of Jane - RSP Var # 100000000777

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19Sep2020	Balance Forward			103.95

L Tax Free Savings Accounts. Information about a Tax Free Savings Account (TFSA) is shown here. Please note that a TFSA is displayed only for the member whose name appears as the TFSA plan holder. If a member’s name is not on the TFSA contract, then the member will not see the TFSA on the statement. Details include:

- Contract #, plan holder name, and beneficiary information.
- Information about the TFSA held products including Investment Savings Accounts and term deposits.

L Tax Free Savings Accounts

Contract # 123

Jane Smith

Beneficiary: SEE FILE

Details of Tax Free Investment Jane # 100000000888

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06Aug2020	Balance Forward			1,000.33
15Aug2020	Deposit		200.00	1,200.33
31Aug2020	Credit Interest		0.09	1,200.42
Totals		\$0.00	\$200.09	

Details of Term # 100000000999 @ 2.100% matures 06Jul2021

Term: 18 months

Next Interest: 05Jan2021

TFSA 18 Month Non-Redeemable

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06Aug2020	Balance Forward			6,004.57

M Term Deposit. Each term deposit will appear under ‘Details of Term’. Term deposit information includes the interest rate, the maturity date, length of the term, next interest date, the type of term and the balance (\$).

M Terms

Details of Term # 100000000111 @ 1.500% matures 16Sep2020

Term: 12 months

Next Interest: 15Sep2020

TD 1 Year Non-Redeemable

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06Aug2020	Balance Forward			15,249.09