





# How to Read Your Statement

This guide will help you identify where to find information on your new Kansas Teachers Community Credit Union statement.

- 1 Account number displayed for your reference; Statement Period Information
- 2 Important messages and offers from Kansas Teachers Community Credit Union
- 3 Left Side: Deposit Accounts Summary Right Side: Loan Accounts Summary
- 4 Deposit Account heading with Transaction Summary and other important information
- 5 Transaction and Balance columns have been relocated for easier reading
- 6 Effective Date is printed at the end of the Transaction Description, if different than the Posting Date
- 7 Loan Account heading with Transaction Summary and Payment Due Date
- 8 Summary of Fees Paid

416 N. Broadway St., Pittsburg, KS 66762-3919

RETURN SERVICE REQUESTED  
654321 1 011 C1 11-11-24 CLT  
123456789 1 AT 0.460  
MARY M MEMBER  
123 SAMPLE ST.  
ANYTOWN US 12345-1234

**Member Statement**  
620.231.5719 | www.kstcu.org  
Member Number: XXXXXX890  
Statement For: 07/01/2022 - 07/31/2022  
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Important messages & offers

**Your Account Balances as of 07/31**

Regular Savings Acct ID 00	\$1.00
Regular Checking Acct ID 00	84.88
<b>Account Balance Total</b>	<b>\$85.88</b>
Total Dividends Paid Year-To-Date	\$0.01

**Your Loan Balances as of 07/31**

2022 Tesla Model 3 ID 30	\$49,206.44
<b>Loan Balance Total</b>	<b>\$49,206.44</b>
Total Loan Interest Paid Year-To-Date	\$441.92

**REGULAR SAVING ACCT ID 00**

Beginning Balance	\$1.00
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$1.00

**REGULAR CHECKING ACCT ID 00**

Beginning Balance	\$679.94
1 Total Deposits for	625.00
2 Total Withdrawals for	1,220.06
Ending Balance	\$714.88

Date	Transaction Description	Withdrawal	Deposit	Balance
07/01	Deposit ACH		\$625.00	\$1,304.94
07/01	Withdrawal Transfer To Loan 0030 0000697660-0030 Eff. Date 06/30	1,215.06-		89.88
07/12	Share Check # 1559	5.00-		84.88

**Summary by Check Number** \* Asterisk next to number indicates skip in sequence

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1559	07/12/22	\$5.00						

1 Checks Cleared for \$5.00

**2022 TESLA MODEL 3 ID 30**

ANNUAL PERCENTAGE RATE 2.490%	
Periodic Rate (Daily) 0.0068222%	
Loan Interest YTD \$441.92	

Beginning Balance	\$50,342.51
1 Total Payments for	1,215.06-
0 Total Advances for	0.00
Ending Balance	\$49,206.44

A payment of **\$590.06** is due on **08/15/2022**.

Date	Transaction Description	Amount	Principal	Interest	Fees	Balance
07/01	Payment 0000697660-0080 Transfer	\$1,215.06-	\$1,136.07-	\$78.99	\$0.00	\$49,206.44
	0000697660-0080 From Share 0080 Eff. Date 06/30					

**Fees Paid**

Description	Current	YTD	Description	Current	YTD
Acct-00 Total Return Item Fees	\$70.00	\$70.00	Acct-00 Total Overdraft Fees	\$35.00	\$70.00
Acct-00 Refunded Return Item Fees	\$0.00	\$0.00	Acct-00 Refunded Overdraft Fees	\$0.00	\$0.00

We appreciate your membership.