




MICHIGAN
Schools & Government
CREDIT UNION

How to Read Your Mortgage Statement

Your new MSGCU mortgage statement contains the same information in a new look. This guide will help you find what you're looking for, as some items may have moved.


- 1 Statement and loan information for your reference
- 2 How to contact MSGCU
- 3 Past payments and amount due information
- 4 Transaction activity details
- 5 Payment coupon



MICHIGAN
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CREDIT UNION

P.O. Box 46460, Mt. Clemens, MI 48046-6460

RETURN SERVICE REQUESTED
9 1 01 C1 a 03-18-26 CLT
123456789 1 AT 0.460



MARY M MEMBER
1234 SESAME STREET
ANYTOWN, US 12345

Mortgage Statement
Statement Date: 12/16/2025
Page: 1 of 2

Loan Information

Loan Number: xxxx3456
Property Address: 1234 SESAME STREET
NEW YORK CITY, NY 12345

Amount Due on: 01/01/2026 \$1,229.91
If payment is received after 01/16/2026 a \$35.92 late fee will be charged.

Outstanding Principal: \$104,357.46
Escrow Balance: \$1,417.88
Unpaid Late Fees: \$0.00
Interest Rate: 4.250%
Maturity Date: 01/01/2043
Prepayment Penalty: No

Contact Us

Email: servicing@msgcu.org
Phone: 866.674.2848, ext. 606

Past Payments Breakdown			Explanation of Amount Due	
	Paid Last Month	Paid Year To Date		
Principal:	\$347.60	\$3,756.83	Principal:	\$348.83
Interest:	\$370.83	\$4,145.90	Interest:	\$369.60
Escrow (Taxes and Insurance):	\$511.48	\$5,626.28	Escrow (Taxes and Insurance):	\$511.48
Fees:	\$0.00	\$0.00	Regular Monthly Payment:	\$1,229.91
Partial Payment (Unapplied):	\$0.00	\$0.00	Total Fees and Charges:	\$0.00
Total:	\$1,229.91	\$13,529.01	Past Due Payment:	\$0.00
			Total Amount Due:	\$1,229.91

Important Information
Partial payments will not be applied until the full payment due is received. When you pay the balance of a partial payment, the funds will then be applied to your mortgage.
If you are experiencing financial difficulty, information about mortgage counseling or assistance can be found on the back of this statement.

Transaction Activity (11/17 to 12/16)				
Date	Description	Disbursements	Charges	Payments
11/24	Payment Received Due Date 12/01/25			\$1,229.91
12/08	Disbursement - Tax and Insurance (Winter Tax Pymt)	-\$1,106.66		

For prompt credit, return this coupon with your check in the enclosed envelope to the location shown below. If enrolled in automatic payment, your payment will continue as scheduled and you may disregard the payment coupon below.

Member Number	Loan Number	Amount Due	
xxxx3773	123456	Due By: 01/01/2026	\$1,229.91
If payment is received more than 10 days after the due date(s) above, a late fee may be charged.		Additional Principal:	\$
		Additional Escrow:	\$
		Total Amount Enclosed:	\$

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1234 SESAME STREET
NEW YORK CITY NY 12345

Michigan Schools & Government Credit Union
40400 Garfield Road
Clinton Township, MI 48038-0173

