





MICHIGAN
Schools & Government
CREDIT UNION

How to Read Your Statement

Your new MSGCU 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 information for your reference**
- 2 **Important messages and offers from MSGCU**
- 3 **Account Summary**
- 4 **Deposit Account section with Transaction and Balance information**
- 5 **The Merchant Posting (Merch. Post) Date is included in the Transaction Description, if different than the Posting Date**
- 6 **Summary of Fees Paid**
- 7 **Line shading has been added for improved readability**
- 8 **Loan Account section with Transaction and Balance information, as well as Payment Due Date**

MICHIGAN
Schools & Government
CREDIT UNION

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

RETURN SERVICE REQUESTED
654321 1 112 C1 03-04-26 CLT
123456789 1 AT 0.460



MARY M MEMBER
123 SAMPLE ST.
ANYTOWN US 12345-1234

Account Statement
(586) 263-8800 | msgcu.org
Account Number: XXXXXX7890
Statement For: 09/01/2025 - 09/30/2025
Page: 1 of 2

Important messages & offers

Account Summary					
Checking Total	\$2,032.80	Savings Total	\$66.87	Loan Total	\$222.55
ID 0075 - CHECKING (Electronic Account Number: 1751234567890)					
	Beginning Balance			\$1,452.78	
	Ending Balance			\$2,032.80	
Date	Description	Deposit	Withdrawal	Balance	
09/16	Withdrawal ACH CONSUMERS ENERGY TYPE: ENERGYBILL CO: CONSUMERS ENERGY		-67.52	1,385.26	
09/17	Withdrawal Debit Card Visa Check Card Merch. Post: 09/19 DQ'DRAFTQNS		-100.00	1,285.00	
09/22	Withdrawal ACH AUTO CLUB GROUP TYPE: PREM DUE CO: AUTO CLUB GROUP		-492.85	792.15	
09/25	Deposit ACH MARTY M MEMBER TYPE: P2P CO: CMABNK CK WEBFR NAME: MARTY M MEMBER	1,500.00		2,292.15	
09/30	Withdrawal ACH DTE Energy TYPE: 800477474 CO: DTE Energy		-239.65	2,052.80	
09/30	Withdrawal Transfer To Loan 0075		-20.00	2,032.80	
Fees Paid					
6	Description	Current	YTD		
	Acct-0075 Total Return Item Fees	\$0.00	\$0.00		
	Acct-0075 Total Overdraft Fees	\$0.00	\$20.00		
ID 0001 - MEMBERSHIP SHARE					
Dividends Year-To-Date \$0.18		Dividend Rate is 0.150%		Beginning Balance	\$93.69
Annual Percentage Yield earned 0.150% from 07/01/2025 through 09/30/2025, based on Avg Daily Balance of \$297.46				Ending Balance	\$66.87
Date	Description	Deposit	Withdrawal	Balance	
09/19	Deposit	8,000.00		8,093.69	
09/19	Withdrawal		-3,477.04	4,616.65	
09/19	Withdrawal		-75.00	4,541.65	
09/30	Deposit Dividend 0.150%	0.11		66.87	
ID 0075 - INSTANT CREDIT (Electronic Account Number: 20751234567890)					
Regular Annual Percentage Rate 11.000% (V)		Periodic Rate (Daily) .030136%		Beginning Balance	\$236.01
Loan Interest Year-To-Date \$22.73		Interest Paid in 2024 \$15.29		Ending Balance	\$222.55
Credit Limit \$5,800.00		Credit Available \$5,577.45			
A payment of \$20.00 is due on 10/31/2025 .					
*(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY					

Continued on next page.