



501 S CAPITOL AVENUE LANSING MI 48933-2331



### ACCOUNT SUMMARY

Account number 4756 4324 3000 0615  
New balance 108,118.26  
Minimum payment due 237.26  
Payment due date 05/03/09

MICHAEL A BISHOP  
CELESTE A BISHOP  
2120 HOLIDAY LN  
LANSING MI 48917-1304

1854

AMOUNT ENCLOSURE \$

Please make your payment payable to:

NU UNION CREDIT UNION

☐ Address Change? Check box. Print new address and telephone number on back of this form.

VISA  
PO BOX 41769  
PHILADELPHIA PA 19101-1769



475643243000061500023726108118264

Detach the top portion and return payment using enclosed envelope no later than 5 days before the due date.



Account number 4756 4324 3000 0615  
Credit limit \$108,000  
Available credit None  
Amount over credit limit 118.26

Questions? Call Cardholder Service 800-654-7728  
Lost or Stolen Card 800-449-7728  
or Write:  
CUSTOMER SERVICE P.O. BOX 31112 TAMPA FLORIDA 336313112

Remit payment to:  
PO BOX 41769 PHILADELPHIA PA 19101-1769

Statement closing date 04/08/09  
Previous balance \$0.00  
Payments and credits 0.00  
Purchases 0.00  
Cash advances 108,000.00  
FINANCE CHARGES 118.26  
New balance \$108,118.26  
Minimum payment due 237.26  
Payment due date 05/03/09

### TRANSACTIONS

See statement back for explanation of Finance Charge calculation. Credit Purchase Finance Charges calculated using Method F. Cash Advance Finance Charges calculated using Method F.

Trans	Post	Reference Number	Description	Amount
03/30	03/30	74820002SWGNB0SAP	NUUNION CREDIT UNION LANSING MI	11,778.54
03/30	03/30	74820002SWGNB0SAP	NUUNION CREDIT UNION LANSING MI	96,221.46
04/08	04/08	*FINANCE CHARGE*	PURCHASES \$0.00 CASH ADVANCE \$118.26	118.26

### FINANCE CHARGE INFORMATION

Average Daily Balance Purchases 0.00  
Average Daily Balance Cash 36,000.00  
Days in Billing Period 30  
Periodic Finance Charge Purchases 0.00  
Periodic Finance Charge Cash 118.26  
Total FINANCE CHARGES: \$118.26

### PERCENTAGE RATES

ANNUAL PERCENTAGE RATE Purchases 4.00  
ANNUAL PERCENTAGE RATE Cash 4.00  
Daily Periodic Rate Purchases .01095  
Daily Periodic Rate Cash .01095



Change of address? Please supply the new information in the boxes provided.

First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address		
<input type="text"/>		
Address (cont.)		
<input type="text"/>		
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone		Business Phone
<input type="text"/>		<input type="text"/>

We appreciate your patronage and continually strive to provide quality service to our cardholders.

#### Important Information

##### Terms and Conditions

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

##### Credit Terms

The **Finance Charge** Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

**Method A - The Finance Charge** on Credit Purchases begins to accrue on the date each is posted to your account. The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

**Method E - To avoid incurring an additional Finance Charge** on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances or overlimit fees), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances or overlimit fees) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances or overlimit fees) any payments received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

**Method F - To avoid incurring an additional Finance Charge** on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

**Method G - To avoid incurring an additional Finance Charge** on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances or overlimit fees) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances or overlimit fees), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances or overlimit fees) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

**THE EFFECTIVE ANNUAL PERCENTAGE RATE WILL DIFFER FROM THE CORRESPONDING ANNUAL PERCENTAGE RATES IF CASH ADVANCE FEES OR OVERLIMIT FEES HAVE BEEN INCLUDED.**

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

##### Additional Charges

Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, make delinquent payments, make charges which exceed your credit limit, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representation. The annual membership fee shall be treated as a credit purchase for purposes of calculating Finance Charges, unless prohibited by law.

##### Payment Crediting, Credit Balances

Payments received at locations other than the address listed on the front of the statement after the phrase "Remit payment to" may be subject to a delay in crediting up to 5 days. If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Questions?" If Promotional Balance(s) exist, we may allocate the monthly payments to the promotional balance(s) before the nonpromotional balance(s).

##### Closing Date

All transactions received after the closing date will appear on your next statement.

##### In Case of Errors or Inquiries About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address indicated on the front of this statement after the phrase "Questions?" as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Calls received in our cardholder service center are periodically monitored to ensure quality service to our members.

In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

##### Electronic Check Conversion / ECK

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.