



# How to Read Your Statement

## Your Centris Federal Credit Union Account Statement has a New Look!

You'll notice that we've updated your account statement to make it simple and easy to quickly find the important information you need. Highlighted in this document are some features of our improved statement format. This guide will help you identify where to find information on your new Centris Federal Credit Union statement.

- 1 Account Number partially displayed for reference; Includes Statement Period Information
- 2 Important messages and offers from Centris Federal Credit Union
- 3 Summary of Account Information is easily accessible on first page; Left Side: Deposit Accounts Summary Right Side: Loan Accounts Summary
- 4 Deposit Account heading with Transaction Description and other important information
- 5 Streamlined Transaction Information
- 6 Summary by Check Number
- 7 Summary of Fees Paid
- 8 Loan Account heading with Transaction Summary and Payment Due Date

13120 Pierce St. Omaha, NE 68144-1169

RETURN SERVICE REQUESTED  
654321 1 1/2 C1 02-15-24 CLT  
123456789 1 AT 0.460

MARY A MEMBER  
MARTY A MEMBER  
123 SAMPLE ST.  
ANYTOWN US 12345-1234

Account Number: XXXXXX7890  
Statement For: 09/01/2023 - 09/30/2023  
Page: 1 of 2  
www.centrisfcu.org  
Phone Numbers: In Omaha Area (402) 334-7000  
Outside Omaha (800) 334-2328  
TDD (402) 758-6066

E-STATEMENT

**1** Your Account Balances as of 09/30

Checking Balance Total	\$3.58
Savings Balance Total	\$1,816.29
<b>Account Balance Total</b>	<b>\$1,954.87</b>
Total Dividends Paid Year-To-Date	\$1.55

**2** **Important messages & offers**

**3** Your Loan Balances as of 09/30

Home Equity Line of Credit ID 0070	\$37,500.00
<b>Loan Balance Total</b>	<b>\$37,500.00</b>
Mortgage Interest Paid Year-To-Date	\$1,112.36
Other Interest Paid Year-To-Date	\$0.00
<b>Total Interest Paid Year-To-Date</b>	<b>\$1,112.36</b>

**4** **CHECKING - TOTALLY FREE ID 0009**

Beginning Balance	\$1,526.64
1 Total Deposits for	1,680.00
5 Total Withdrawals for	-911.79
Ending Balance	\$2,294.85

Date	Transaction Description	Amount	Balance
09/03	Withdrawal - Debit Card KCs CAR WASH 2966 Terminal ID: 77924271 BELLEVUE NE	-\$9.00	\$1,517.64
09/15	Withdrawal ACH ACME INS CO SEP INSPRM	-241.01	1,276.63
09/21	Check #2431	-144.03	1,132.60
09/20	<b>Deposit ACH SSA TREAS 310 XXSOC SEC</b>	<b>1,680.00</b>	<b>2,812.60</b>
09/26	Check #2432	-378.75	2,433.85
09/30	Withdrawal Transfer To Loan 0070	-139.00	2,294.85

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

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2431	\$144.03	21 Sep	2432	\$378.75	26 Sep			

*The balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**6** **Fees Paid**

Description	Current	YTD	Description	Current	YTD
Acct-0009 Total NSF Fees (items returned)	\$0.00	\$0.00	Acct-0009 Total Overdraft Fees	\$0.00	\$0.00

**7** **SAVINGS ID 0000**

Annual Percentage Yield earned 0.10% from 09/01/2023 through 09/30/2023, based on Avg Daily Balance of \$1,993.10	Beginning Balance	\$1,915.70
	1 Total Deposits for	0.16
	1 Total Withdrawals for	-99.57
	Ending Balance	\$1,816.29

Date	Transaction Description	Amount	Balance
09/15	Withdrawal ACH MOREMUTUAL LIFE	-\$99.57	\$1,816.13
09/30	<b>Dividend Deposit</b>	<b>0.16</b>	<b>1,816.29</b>

**8** **Home Equity Line of Credit ID 0070**

ANNUAL PERCENTAGE RATE 4.50% (V)	Periodic Rate (Daily) 0.012329%	Beginning Balance	\$37,500.00
Loan Interest YTD \$1112.36	Interest Last Year \$49.32	Ending Balance	\$37,500.00
Credit Limit \$75,000.00	Credit Available \$37,500.00		

A payment of **\$138.70** is due on **10/31/2023**.  
\*(V) INDICATES ANNUAL PERCENTAGE RATE MAY VARY

Continued on next page.

## Clear the Clutter and Save Paper Too!

You can choose to receive your account statement online instead of receiving printed statements. To sign up for eStatements, simply login to your online banking at centrisfcu.org or access your mobile banking through your preferred app. Select Menu; Settings; eDocument Preferences to enroll online today. If you need assistance, give our member service team a call at 402.334.7000 or toll-free at 800.334.2328. We're here to help!