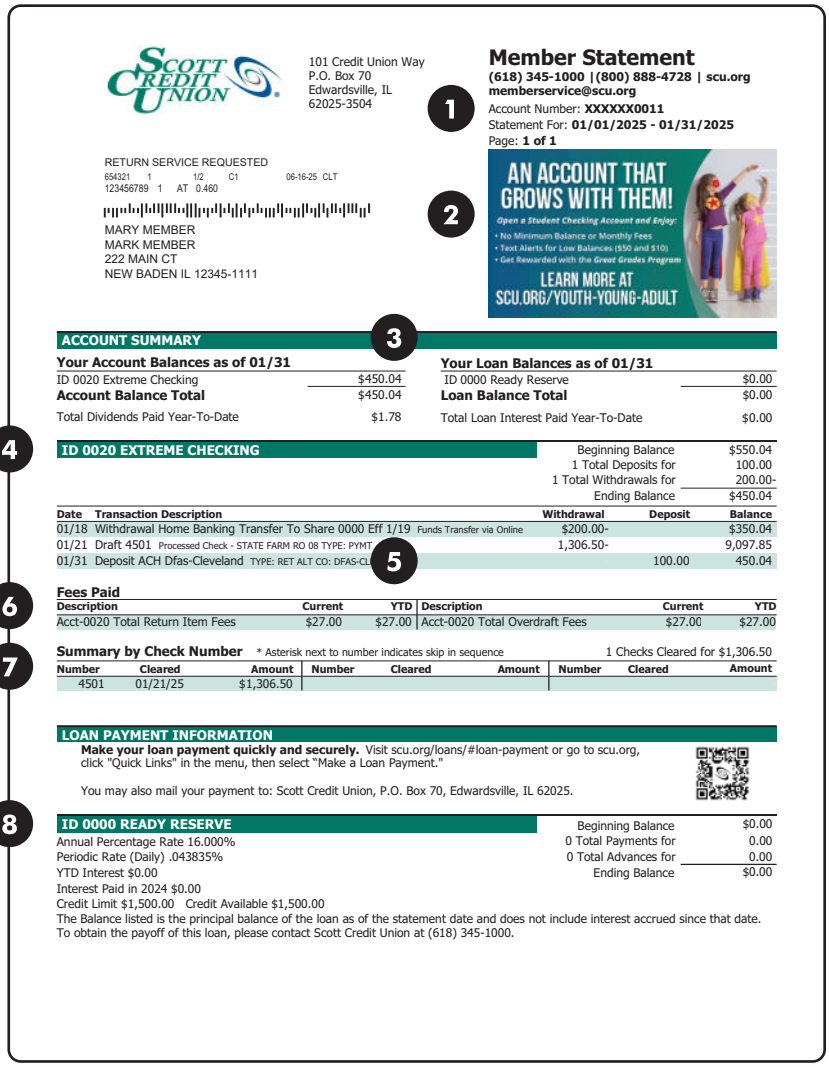
How to Read Your Statement

This guide will help you identify where to find information on your updated Scott Credit Union statement.

1. **Account number displayed for your reference; statement period information**
2. **Important messages and offers from Scott Credit Union**
3. **Left Side: Deposit accounts summary Right Side: Loan accounts summary**
4. **Deposit account heading with dividend information and transaction summary**
5. **Effective date is printed at the end of the transaction description, if different than the posting date**
6. **Summary of fees paid**
7. **Summary of checks cleared**
8. **Loan account heading with transaction summary and payment due date**



SCOTT CREDIT UNION

101 Credit Union Way
P.O. Box 70
Edwardsville, IL
62025-3504

Member Statement
(618) 345-1000 | (800) 888-4728 | scu.org
memberservice@scu.org
Account Number: **XXXXXX0011**
Statement For: **01/01/2025 - 01/31/2025**
Page: **1 of 1**

RETURN SERVICE REQUESTED
65321 1 1/2 C1 06-16-25 CLT
123456789 1 AT 0.460

MARY MEMBER
MARK MEMBER
222 MAIN CT
NEW BADEN IL 12345-1111

AN ACCOUNT THAT GROWS WITH THEM!
Open a Student Checking Account and Enjoy:
• No Minimum Balance or Monthly Fees
• Text Alerts for Low Balances ($50 and $10)
• Get Rewarded with the Great Grades Program
LEARN MORE AT SCU.ORG/YOUTH-YOUNG-ADULT

ACCOUNT SUMMARY

Your Account Balances as of 01/31		Your Loan Balances as of 01/31	
ID 0020 Extreme Checking	$450.04	ID 0000 Ready Reserve	$0.00
Account Balance Total	$450.04	**Loan Balance Total**	$0.00
Total Dividends Paid Year-To-Date	$1.78	Total Loan Interest Paid Year-To-Date	$0.00

ID 0020 EXTREME CHECKING

Beginning Balance	$550.04
1 Total Deposits for	100.00
1 Total Withdrawals for	200.00-
Ending Balance	$450.04

Date	Transaction Description	Withdrawal	Deposit	Balance
01/18	Withdrawal Home Banking Transfer To Share 0000 Eff 1/19 Funds Transfer via Online	$200.00-		$350.04
01/21	Draft 4501 Processed Check - STATE FARM RO 08 TYPE: PYMT	1,306.50-		9,097.85
01/31	Deposit ACH Dfas-Cleveland TYPE: RET ALT CO: DFAS-CL		100.00	450.04

Fees Paid

Description	Current	YTD	Description	Current	YTD
Acct-0020 Total Return Item Fees	$27.00	$27.00	Acct-0020 Total Overdraft Fees	$27.00	$27.00

Summary by Check Number * Asterisk next to number indicates skip in sequence — 1 Checks Cleared for $1,306.50

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
4501	01/21/25	$1,306.50						

LOAN PAYMENT INFORMATION

Make your loan payment quickly and securely. Visit scu.org/loans/#loan-payment or go to scu.org, click "Quick Links" in the menu, then select "Make a Loan Payment."

You may also mail your payment to: Scott Credit Union, P.O. Box 70, Edwardsville, IL 62025.

ID 0000 READY RESERVE

Beginning Balance	$0.00
0 Total Payments for	0.00
0 Total Advances for	0.00
Ending Balance	$0.00

Annual Percentage Rate 16.000%
Periodic Rate (Daily) .043835%
YTD Interest $0.00
Interest Paid in 2024 $0.00
Credit Limit $1,500.00 Credit Available $1,500.00
The Balance listed is the principal balance of the loan as of the statement date and does not include interest accrued since that date.
To obtain the payoff of this loan, please contact Scott Credit Union at (618) 345-1000.

Please note: Printed statements will appear in black and white.