

Statement of your accounts

October 14, 2008 to December 31, 2008



Date

The period covered by your statement is prominently displayed.

Owners

The owners of the account are prominently displayed. Be sure to check for accuracy and contact us if it's not perfect.

In Summary

Now you will see a summary of all your accounts at the beginning of your statement as well as a summary of account activity at the end of each account.

Monthly Activity

Transactions for each account are displayed in detail.

Easy on the Eyes, Light on the Environment

We selected a readable font size and a clean, white background to avoid readability problems. The paper we selected is made of 100% post-consumer mixed office waste, and although it's quite white, it's chlorine and acid free. We chose to print two-sided to cut the amount of paper used in half.

One Member, One View

Now, instead of multiple statements, all the accounts for which you are an owner display on this single statement, with the exception of joint accounts, which are treated separately.

John Q. Member
Jane X. Member
123 Park Avenue
Winnipeg MB R1A 1A1

Enclosed please find your semi-annual statement for Outlook Financial. This statement covers the period from October 14, following our banking-system conversion, to year end. We have made numerous environmental and design improvements to our statements. Read about them online or in the February issue of our Outlook newsletter, Shared Returns. And don't forget to ask about our RRSP and Tax-Free Savings Account rates.

Your Account Summary

Date	Account Description	Balance
Dec 30	High Interest Savings — 100122229999	160.96
Dec 30	RRSP Savings — 10022229999	13,277.50
Dec 30	RRSP Escalator 60M GIC — 200122229999	23.11
Dec 30	RRSP Escalator GIC — 200222229999	54.04

Your Monthly Activity

High Interest Savings — 100122229999

Interest Rate: 2.8% (Dec 3/08)

Date	Transaction Details	Debits	Credits	Balance
Oct 15	Balance Forward			504.08
Oct 25	Cheque #5	250.00		254.08
Oct 31	Credit Interest		4.69	258.77
Oct 31	Maintenance Service Fee	1.00		257.77
Nov 22	Transfer In		500.00	757.77
Nov 23	Online Bill Payment - MasterCard	500.00		257.77
Nov 30	Credit Interest		3.52	261.29
Dec 12	ATM Withdrawal	50.00		211.29
Dec 12	ATM Withdrawal	50.00		161.29
Dec 12	Maintenance Service Fee	3.00		158.29
Dec 31	Credit Interest		2.67	160.96
Dec 31	Number of Debits/Credits	6	4	
Dec 31	Value of Debits/Credits	854.00	510.88	
Dec 31	Ending Balance			160.96



If there are any errors on your statement, please contact us within 30 days at (1-204) 123-4567. Deposits are guaranteed 100% without limit by the Deposit Guarantee Corporation of Manitoba. As a member, your \$5 member share entitles you to one vote and a say in how your credit union is run. No new trees were cut to print this statement — printed on 100% post-consumer mixed office waste, 100% processed chlorine free, acid-free paper.

Message to Members

This statement provides more space to share important information with our members.

Nicknames

Some members choose to name their accounts (such as 'vacation' or 'car') in order to manage their day-to-day finances. Unfortunately, these names do not display on your new statement, but still display on CU@HOME as well as on the banking system so they will be visible to staff when you call the Member Communication Centre.

Transaction Descriptions

Clear transaction descriptions lead you through your monthly activity.

ATM Fees

Your \$1.50 fees for using a non-Manitoba credit union ATM will now be displayed as one total at the end of the day instead of immediately following the transaction as in the past.

Activity Summary

At the end of each account, you will see a summary of the number and value of your debits and credits, as well as the ending balance.

100% Guarantee

We like to remind you that your deposits are 100% guaranteed, without limit, by the Deposit Guarantee Corporation of Manitoba.