

Understanding Your NEW Mortgage Account Statement

It's here! Suncoast is pleased to announce the launch of your NEW Mortgage Account Statement, and we'd like to show you how it works.

1 The first part of your Statement is a summary of your basic account information such as date, account number and suffix, date your monthly payment is due, total amount due including principal, interest, escrow and fees (if any). In addition, there is verbiage reflecting the date when a late fee will be assessed and the amount of the late fee.

2 The second section (**ACCOUNT INFORMATION**) displays the outstanding principal amount as of the statement date, the interest rate in effect as of the statement date, and if an adjustable rate, the date which the interest rate may change.


3 The third section (**EXPLANATION OF AMOUNT DUE**) includes the dollar amounts that will go to principal and interest if the payment is made on the due date. On simple interest loans, these amounts may vary depending on the actual date the payment is made. The total amount due includes everything needed to bring the mortgage loan account current.

4 The fourth section (**TRANSACTION ACTIVITY**) lists all the account transaction activity including escrow since the last statement date. This represents any activity that causes a credit or debit to the amount currently due plus fees charged. Transaction activity may continue to the back page.

5 This next section (**PAST PAYMENTS BREAKDOWN**) lists the total of all payments since the last statement date and the application to principal, interest, escrow and fees (if any). The same information is presented with all amounts paid year-to-date for each category.

6 This is a reference to our toll-free phone number and the special address to which submit written requests and error corrections for your mortgage account only.

1 of 2



MORTGAGE STATEMENT
 STATEMENT DATE: 05/08/2014
 ACCOUNT NUMBER: 1234567-20

ACCOUNT INFORMATION	
OUTSTANDING PRINCIPAL	
INTEREST RATE (until JUL 01, 2014)	

JOHN SMITH
PO BOX 1234
ANYTOWN, US 12345-1234

3 - 6780

TRANSACTION ACTIVITY (04/09/14) to (05/08/14)			
POST DATE	EFF DATE	TRANSACTION DESCRIPTION	AMOUNT
041614	0416	LATE FEE CHARGED	
041814	0418	PAYROLL ALLOCATION FROM 1234567-00	
041814	0418	SUNNET SH TO LN TRANSFER	
050214	0502	PAYROLL ALLOCATION FROM 1234567-00	

ESCROW TRANSACTION ACTIVITY (04/09/14) to (05/08/14)			
POST DATE	EFF DATE	TRANSACTION DESCRIPTION	AMOUNT
041814	0418	PAYROLL ALLOCATION FROM 1234567-00	
041814	0418	SUNNET SH TO LN TRANSFER	
050214	0502	PAYROLL ALLOCATION FROM 1234567-00	

PAST PAYMENTS BREAKDOWN		
	PAID LAST CYCLE	PAID YEAR TO DATE
PRINCIPAL	\$	\$
INTEREST	\$	\$
ESCROW	\$	\$
FEES	\$	\$
TOTAL	\$	\$

PAYMENT DUE DATE:	06/01/2014
AMOUNT DUE:	\$
If payment is received after 06/16/14, \$ late fee will be charged.	

EXPLANATION OF AMOUNT DUE	
PRINCIPAL	\$
INTEREST	\$
ESCROW FOR TAXES AND INSURANCE	\$
REGULAR MONTHLY PAYMENT	\$
FEES	\$
OVERDUE AMOUNT	\$
TOTAL AMOUNT DUE	\$

For inquiries about your mortgage account, call 800-999-5887
To assert an error or request information, write to Suncoast Credit Union, P.O. Box 11638, Tampa, FL 33680-1638.

Your payment method will not change if you are currently signed up for automated payments.

AMOUNT DUE	
Due By 06/01/14:	\$
\$ late fee will be charged after 06/16/14	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

Suncoast Credit Union
P.O. Box 11829
Tampa, FL 33680-1829

John Smith
PO BOX 1234
Anytown, US 12345-1234

Make check payable to Suncoast Credit Union and mail to P.O. Box 11829, Tampa, FL 33680-1829.

7 This is your payment coupon. Individual coupon books will no longer be mailed to you. An envelope is enclosed with each mortgage statement. Please note: If you do not use a coupon to make your mortgage payment, then your current payment method (auto transfer, bill pay or payroll deduction) has not changed.

(continued on reverse side)

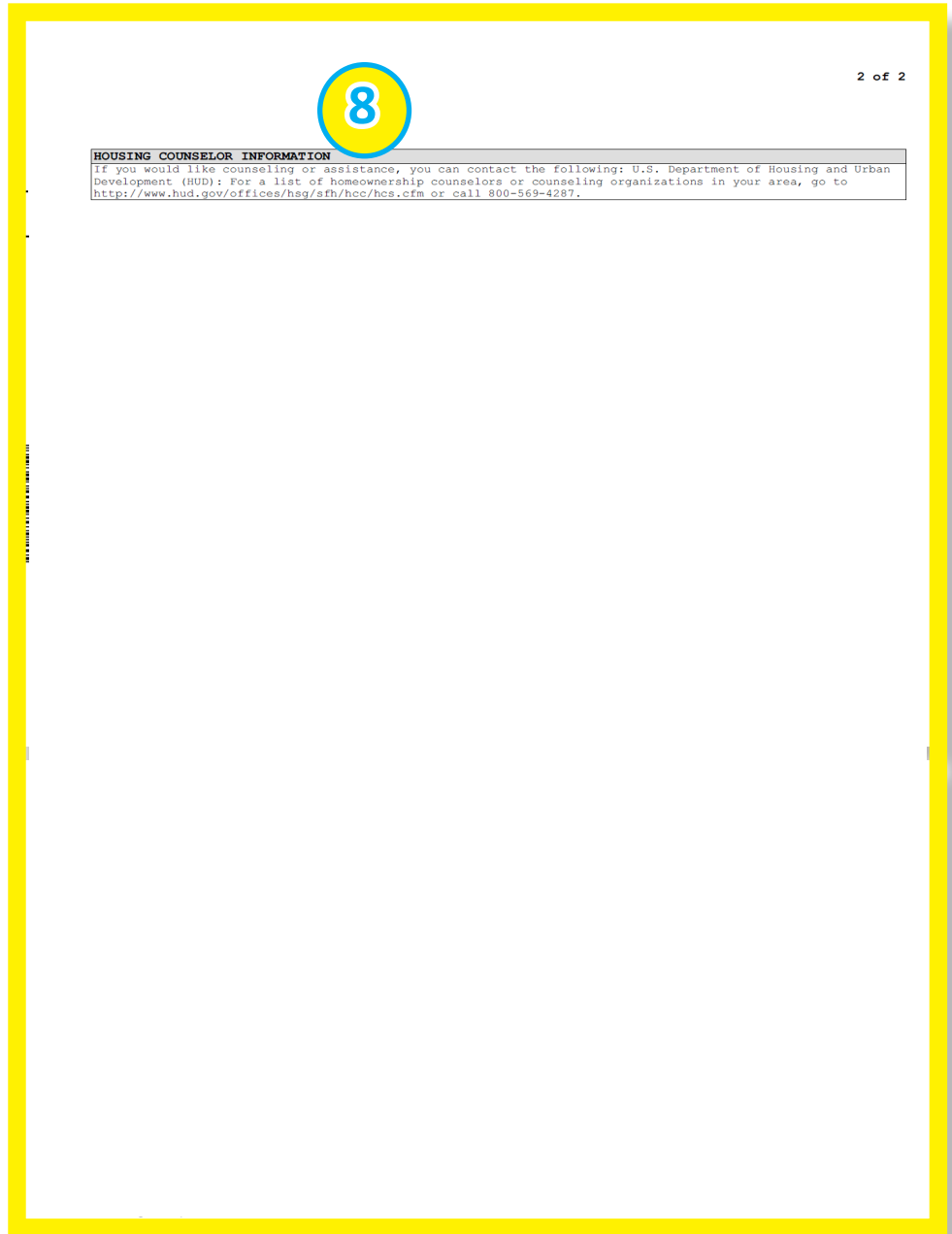
(continued from front side)



The HUD (Housing and Urban Development) information is located on the back of each statement for your reference.

*Thank you for choosing
Suncoast Credit Union to
finance your mortgage.*

*We appreciate your business
and look forward to continuing
to serve all your financial needs.*



⑈ 263 18 28 17⑈

123456720⑈ 2⑈

⑈

