



VIRGINIA CREDIT UNION

P.O. Box 90010
Richmond VA 23225-9010

www.vacu.org

Questions: (804) 323-6800 or (800) 285-6609
QuikLine: (804) 323-2000 or (800) 285-1096

MEMBER NUMBER	FROM	THROUGH	PAGE
XXXXXXXX	08/01/08	08/31/08	1 of 1

8/31/08 Statement

Before change on 9/1/08

MEMBER NAME
000 MEMBER ADDRESS
CITY, STATE, ZIP CODE

SUMMARY OF LOANS

AP	ACCOUNT	LOAN BALANCE	ESCROW BAL	YTD FIN CHRG	YTD TAXES	DUE DATE
LC	XXXXXXXX	6,922.48	.00	283.46	.00	9/20/08
	TOTAL	6,922.48	.00	283.46	.00	

Finance charge on open-end accounts is computed on a balance for each day in the billing cycle.
For billing errors, write to us at the address above.

LINE OF CREDIT XXXXXXXX

DATE	EFF. DATE	DESCRIPTION	AMOUNT	BALANCE
07/31		Balance Forward		7,072.48
08/15		Regular Payment	150.00-	6,922.48
08/31		Finance Charge	39.86	6,962.34

ACCOUNT SUMMARY

Previous Date	08/31/08
Previous Balance	7,072.48
+ Advances & Debits	.00
- Payments & Credits	150.00
+Finance Charges	39.86
+Late Charges	.00
New Balance	6,962.34
Credit Limit	15,000.00
Available Credit	8,077.52

PAYMENT SUMMARY

Amount Past Due	.00
Principal	64.14
Finance Charges	39.86
Other Charges	.00
Fees	.00
Insurance	.00
Late Charges	.00
Amount Over Limit	.00
Minimum Pmt	104.00

FINANCE CHARGE SUMMARY

Finance Charges	39.86
Days This Period	31
Average Daily Balance	6,973.37
Annual Percentage Rate (APR)	6.750
Daily Periodic Rate	.01844262
Corresponding APR	6.750

Period Rate May Vary



VIRGINIA CREDIT UNION

P.O. Box 90010
Richmond VA 23225-9010

www.vacu.org

Questions: (804) 323-6800 or (800) 285-6609
QuikLine: (804) 323-2000 or (800) 285-1096

MEMBER NUMBER	FROM	THROUGH	PAGE
XXXXXXXXXX	09/01/08	09/30/08	1 of 1

9/30/08 Statement

After change on 9/1/08

MEMBER NAME
000 MEMBER ADDRESS
CITY, STATE, ZIP CODE

SUMMARY OF LOANS

AP	ACCOUNT	LOAN BALANCE	ESCROW BAL	YTD FIN CHRG	YTD TAXES	DUE DATE
LC	XXXXXXXXXX	6,830.21	.00	341.19	.00	10/20/08
	TOTAL	6,830.21	.00	341.19	.00	

Finance charge on open-end accounts is computed on a balance for each day in the billing cycle.
For billing errors, write to us at the address above.

LINE OF CREDIT XXXXXXXXX

DATE	DESCRIPTION	FINANCE CHARGE	PRINCIPAL AMOUNT	TRANSACTION AMOUNT	PRINCIPAL BALANCE
08/31	Previous Balance				6,922.48
09/15	Regular Payment	57.73	92.27	150.00	6,830.21

Includes \$39.86 from 8/31/08 statement + finance charge for 9/1/08 up to 9/15/08.

PRINCIPAL SUMMARY

Last Statement Date	09/30/08		
Previous Balance	6,922.48	Credit Limit	15,000.00
+ Advances & Debits	00.00	Available Credit	8,169.79
- Payments & Credits	92.27		
New Balance	6,830.21		

PAYMENT SUMMARY

Amount Past Due	.00		
Current Payment Due	103.00	Total Payment Due	103.00

RATE SUMMARY

9/01 thru 9/30 Annual Percentage Rate 6.750 Daily Periodic Rate .01844262