



1 Statement Page: 1 of 2  
Statement End Date: 12/31/08  
Member Number: 1234567

JANE DOE  
1 MAIN ST  
ANYTOWN, NY 12345-6789

2 SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	3 BEGINNING BALANCE	4 ENDING BALANCE
Free Checking	456710	139.01	23.74
Membership Daily Dividend	9876543210	0.00	500.12
Money Maker	456720	10,012.74	10,777.51
7 Month Fixed Cert	1234567891	3,003.14	3,016.30

CHECKING

Free Checking: 456710 5

6 DATE	TRANSACTION DESCRIPTION 7	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance 3			139.01
12/01	8 POS/Check Card Withdrawal WEGMANS #20 ROCHESTER NYUS	8.23		130.78
12/03	Check 1463 10	8.00		122.78
12/08	eBill Pay Withdrawal TIME WARNER CBL MONEYLINE EXPRESS - BILL PAYMT 11	64.84		57.94
12/08	Deposit 12		5.80	63.74
12/08	ATM Withdrawal ESL FEDERAL CREDIT UNION ESLFCU 1055 RIDGE RD WEBSTER	20.00		43.74
12/15	Withdrawal Transfer to 456720 13	20.00		23.74
12/31	Ending Balance 4			23.74

CHECKS CLEARED 14

15 Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount
1463	8.00						

OTHER WITHDRAWALS

6 Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/01	8.23	12/08	64.84	12/08	20.00	12/15	20.00

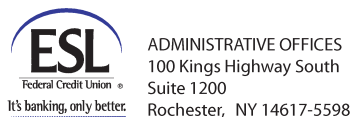
DEPOSITS AND OTHER CREDITS

6 Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/08	5.80						

Questions? Call 585.336.1000 or 800.848.2265  
TDD 585.336.1399 or 800.243.6722  
or visit us online at esl.org



Federally insured by NCUA.



Statement Page: 2 of 2  
Statement End Date: 12/31/08  
Member Name: JANE DOE  
Member Number: 1234567

SAVINGS

16 Membership Daily Dividend: 9876543210 17

6 DATE	TRANSACTION DESCRIPTION 7	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance 3			0.00
12/13	Deposit		500.00	500.00
12/31	Deposit Dividend		0.12	500.12
12/31	Ending Balance 4			500.12

Annual Dividend Rate 0.451%  
Annual Percentage Yield Earned 0.462% on Average Daily Balance of \$306.45 for 31 days.  
Dividends of \$0.12 have been paid year-to-date for this account.

DEPOSITS AND OTHER CREDITS

6 Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/13	500.00	12/31	0.12				

Money Maker: 456720 18

OTHER NAME(S): BOB DOE

DATE	TRANSACTION DESCRIPTION 7	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance 3			10,012.74
12/17	ATM Deposit ESL FEDERAL CREDIT UNION ESLFCU 2560 MONROE AVE ROCHESTER		756.00	10,768.74
12/31	Deposit Dividend		8.77	10,777.51
12/31	Ending Balance 4			10,777.51

Annual Dividend Rate 0.995%  
Annual Percentage Yield Earned 0.999% on Average Daily Balance of \$10,378.55 for 31 days.  
Dividends of \$82.66 have been paid year-to-date for this account.

DEPOSITS AND OTHER CREDITS

6 Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/17	756.00	12/31	8.77				

19 CERTIFICATES

7 Month Fixed Cert: 1234567891 20

OTHER NAME(S): BOB DOE

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance 3			3,003.14
12/31	Deposit Dividend		13.16	3,016.30
12/31	Ending Balance 4			3,016.30

Matures on 04/09/2009  
You earned dividends of \$4.44 on an average daily balance of \$3,003.14 for 31 days.  
Dividends of \$127.43 have been paid year-to-date for this account.

Accrued Through 12/31/08  
Annual Dividend Rate 1.739%  
Annual Percentage Yield Earned 1.755%

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HOW TO READ YOUR NEW SHARE ACCOUNT(S) STATEMENT

We have given your share statements an upgrade! We hope you like the new, fresh look. Your share account(s) statement information is now printed on both front and back of the statement paper, so please be sure to look on both sides. Also, a new, easier to use Checking Account Balance Worksheet is at the end of your statement.

- Statement period end date
- NEW! Share account(s) summary
- Ending balance from your previous statement
- Balances as of statement period end date
- Checking account number
- Effective date
- Description will no longer include date and time transaction was performed
- New transaction description – formerly POS/Check Card Purchase
- Merchant name
- Formerly labeled as Withdrawal Share Draft # 1463
- Bill Pay transactions are now called MoneyLine Express
- Deposit transactions made at an ESL branch will no longer include the branch location where the deposit was made
- Transfer to another ESL account (shows complete account number)
- Formerly labeled as drafts cleared
- Formerly labeled as draft number
- Daily Dividend account (savings account) that establishes your membership with ESL. For most members, this is simply a re-named Daily Dividend account. For some members, this is a new account.
- Membership Daily Dividend account number
- Money Maker account number
- Certificate account(s) activity will appear monthly if you have any type of Checking or Money Maker account. Otherwise, a quarterly statement will be produced for your Certificate account(s).
- Certificate account number