

Member No.	Period Ending	Page
1234567890	12/31/02	1 of 3

NOTICE: Important information regarding your rights to dispute billing errors and electronic fund transfer errors is available on the disclosure submitted with this statement.

GEORGE WASHINGTON
12345 SOMEWHERE STREET
CUVILLE, CA 91234-5678

ACCOUNT SUMMARY THIS PERIOD	
Share Savings	\$ 2,000.00
Certificates	\$ 3,675.78
Checking	\$ 47,900.00
IRA	\$ 0.00
Loans	\$ 412.23

You have been Pre-Approved for a \$40,000 Auto Loan!

You are qualified for a New Auto Loan at 5.35% ... secured for 90 days!

A Pre-Approved loan document is available at your local branch. Simply bring a Purchase Order for the vehicle of your choice to any branch and your loan will be funded right away. It's just that simple. No mess. No Confusion. Just a great interest rate ... *and the vehicle you've been looking for!*

SHARE SAVINGS S10

Dividends Earned in 2002: \$1,000.00

Joint Owner: Martha Washington

Beginning Balance	+	Deposits & Other Credits (4)	-	Withdrawals & Other Debits (2)	=	Ending Balance
\$2,000.00		\$12,000.00		\$12,000.00		\$2,000.00

Transaction Date	Effective Date	Withdrawal	Deposit	New Balance	Transaction Description
10/01				2,000.00	Beginning Balance
10/01			4,000.00	6,000.00	Deposit Payroll
10/10		-200.00		5,800.00	Withdrawal at ATM #123456 ATM B OF A 1234 CUVILLE CA
11/01			4,000.00	9,800.00	Deposit Payroll
12/01			4,000.00	13,800.00	Deposit Payroll
12/15		-200.00		13,600.00	Withdrawal at ATM #123456 ATM B OF A 1234 CUVILLE CA
12/30			2.00	13,602.00	Deposit Dividend 0.500%

MY LINE OF CREDIT

Loan Number: 1234567890

Joint Owner: Martha Washington

Annual Percentage Rate	Principal Balance	Escrow Balance	Unapplied Funds	YTD Interest	YTD Taxes
7.5010%	\$2,000.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00

Transaction Date	Transaction Amount	Principal	Interest	Escrow	Loan Unapplied	Optional Insurance	Fees & Late Charges	Balance	Transaction Description
12/15	-600.00	0.00	0.00	93.83	-506.17	-506.17	-506.17	9,999,999.99	Description

A separate billing notice will be mailed. The total due on 01/15/03 is \$500.00.

CHECKING S20

Dividends Earned in 2002: \$1,000.00

Joint Owner: Martha Washington

Beginning Balance	+	Deposits & Other Credits (4)	-	Withdrawals & Other Debits (2)	=	Ending Balance
\$2,000.00		\$12,000.00		\$12,000.00		\$2,000.00

Transaction Date	Effective Date	Withdrawal	Deposit	New Balance	Transaction Description
12/01				2,000.00	Beginning Balance
12/01			4,000.00	6,000.00	Deposit
12/10		-200.00		5,800.00	Check # 003456
			4,000.00	9,800.00	Deposit
12/14			4,000.00	13,800.00	Deposit
12/171		-200.00		13,600.00	Check # 003457
12/31			2.00	13,602.00	Deposit Dividend 0.400%

Summary of Cleared Checks: * Indicates check number out of sequence.

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
3456	02-27	200.00	3457	02-20	200.00

6 MONTH CERTIFICATE S31

Dividends Earned in 2002: \$1,000.00

Joint Owner: Martha Washington

Open Date	Maturity Date	Opening Balance	Dividend Rate
10/04/02	10/04/03	\$12,355.20	3.490%

Transaction Date	Effective Date	Withdrawal	Deposit	New Balance	Transaction Description
12/31			33.35	12,472.46	Beginning Balance Dividend Earned Annual Percentage Yield Earned (APYE) For Period: 3.550%

NEW AUTO LOAN S60

Finance Charges Paid in 2002: \$1,000.00

CoBorrower: Martha Washington

Annual Percentage Rate	Daily Periodic Rate
9.50%	.018904

Transaction Date	Effective Date	Transaction Amount	Late Charge	Finance Charge	Principal	Balance	Transaction Description
12/15		-600.00	0.00	93.83	-506.17	16,011.70 15,505.53 15,505.53	Beginning Balance Payment Transfer from Share 01 Closing Balance

Your payment of \$600.00 is due on 01/15/2003.

MORTGAGE LOAN

Property Address: 12345 Jackrabbit Lane
Burroughville, CA 91234-5678

Loan Number: 0000072512

CoBorrower: Martha Washington

Annual Percentage Rate	Principal Balance	Escrow Balance	Unapplied Funds	YTD Interest	YTD Taxes
7.5010%	\$2,000.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00

Transaction Date	Transaction Amount	Principal	Interest	Escrow	Loan Unapplied	Optional Insurance	Fees & Late Charges	Balance	Transaction Description
12/15	-600.00	0.00	0.00	93.83	-506.17	-506.17	-506.17	9,999,999.99	Description

A separate billing notice will be mailed. The total due on 03/25/02 is \$2,000.00.

Dividends Earned – 2002:	\$ 500.00	Finance Charges Paid – 2002:	\$ 500.00
Dividends Paid – 2002:	\$ 1,000.00	Penalties Paid – 2002:	\$ 200.00