

DIRECT INQUIRIES TO:

SOUTHWEST GOLD, FED. CR. UNION
P. O. BOX 3356
Durango, CO 81302

NOTICE

SEE REVERSE SIDE OR ENCLOSURE FOR IMPORTANT INFORMATION. REPORT
 ERROR MAKE INQUIRIES CONCERNING ELECTRONIC FUND TRANSFERS
 OR COI RECEIPT OF PREAUTHORIZED CREDITS TO THE ABOVE ADDRESS
 OR CALL:

(303) 247-5204

TO **WILLIAM C. RAMALEY**
7 ANIMAS PLACE
DURANGO, CO 81301-4339

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MEMBER'S STATEMENT		
DATE	ACCOUNT NUMBER	SOCIAL SECURITY NO.
12-31-92	294900	836-00-6620

**IF YOU HAVE AN IRA ACCOUNT,
 THE FAIR MARKET VALUE OF YOUR
 IRA IS BEING FURNISHED TO THE
 INTERNAL REVENUE SERVICE.**

STATEMENT OF ACCOUNT

Ownership of share, deposit, and certificate accounts shown on this statement is not transferable except on the books of the Institution.

Each loan marked * is open-end credit. The balances of each such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column titled "Balance". The FINANCE CHARGE shown on the statement is computed on one or more of these balances (except closing balance) at the daily periodic rate and ANNUAL PERCENTAGE RATE printed under the last transaction relating to such loan. Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The FINANCE CHARGE shown on the statement is computed by multiplying the daily periodic rate times each such balance figure times the number of days that figure is outstanding.

TRANSACTIONS ON THIS STATEMENT ARE FOR PERIOD Ending 12-31-92

DATE	ACCOUNT AND TRANSACTION TYPE	FINANCE CHARGE THIS TRANSACTION	PRINCIPAL THIS TRANSACTION	AMOUNT	BALANCE
12-31	Share account #001 10-01-92		-----Prev	ous balance	3,354.22
12-31	Dividend			27.24	3,381.46
12-31				New balance	3,381.46
12-31	Draft account #451 12-01-92		-----Prev	ous balance	828.17
12-31				New balance	828.17
1992	Year-to-date totals:	Dividend	Penalty	Int. Paid	
	Share accounts	115.98	.00	.00	