

STATEMENT OF ACCOUNT

OWNERSHIP OF SHARE, DEPOSIT, AND CERTIFICATE ACCOUNTS SHOWN ON THIS STATEMENT IS NOT TRANSFERABLE EXCEPT ON THE BOOKS OF THE CREDIT UNION.

SEND INQUIRIES TO

SM COLORADO FED. CREDIT UNION
 P.O. BOX 3355
 DURANGO, CO 81302
 973-247-5204

Each loan marked * is open end credit. The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each of these loans is printed above the first transaction relating to that loan. The daily periodic rate is applied to your balance for each day such balance is outstanding; your balance changes as new amounts are borrowed and as payments are made or credits given.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHT TO DISPUTE BILLING ERRORS.

MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

03-01-95 TO 03-31-95

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

505

MAIL CODE

PAGE NO

1

NOTICE OF SHAREHOLDERS ANNUAL MEETING - FRIDAY, APRIL 28TH
 SEE YOUR NEWSLETTER FOR MORE INFORMATION. REMEMBER YOUR CREDIT UNION FOR ALL YOUR LOAN NEEDS. WE FINANCE NEARLY EVERYTHING - HOMES, BOATS, CARS, AND MORE!!! CALL TODAY.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS NEW LOANS	FINANCE CHARGE	BALANCE
	00 REGULAR SHARES				
03-01-95	Previous Balance				4145.34
03-31-95	Dividend	34.24			4179.58
	SHARE ACCOUNT DIVIDEND				
	Annual Percentage Yield Earned:		3.39%		from 01-01-95 thru 03-31-95
	70 REGULAR SHARE DRAFT				
03-01-95	Previous Balance				704.23

YTD Share Dividends
 YTD Non-Mortgage Loan Interest

34.24
 0.00

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SW COLORADO FED. CREDIT UNION
P.O. BOX 3355
DURANGO, CO 81302
3-247-6204

MEMBER NAME

WILLIAM C. RAMALLY
7 ANIMA'S PLACE
DURANGO CO 81301-4339

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

05-01-94 TO 05-31-94

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

468

MAIL CODE

PAGE NO.

1

WE HAVE LOAN RATES AS LOW AS 6.95% TO HELP YOU BUY THAT NEW OR USED CAR YOU'VE BEEN LOOKING FOR!!! CALL AND TALK TO STACEY - SHE'LL BE HAPPY TO HELP YOU FIND THE LOAN THAT'S BEST FOR YOU.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
	00 SHARE ACCOUNT				
05-01-94	Previous Balance				3512.37
05-10-94	Deposit	542.44			4054.81
	70 SHARE DRAFT ACCOUNT				
05-01-94	Previous Balance				313.23
05-02-94	Draft 164	300.00			13.23
05-02-94	Deposit	41.00			54.23
05-16-94	Draft 165	41.00			13.23
	----- Draft Reconciliation -----				
	164 165				

This was removed from account holding for TWA

YTD Share Dividends
YTD Non-Mortgage Loan Interest

26.
0.00

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 DURANGO, CO 81302
 303-247-5204

MEMBER NAME

WILLIAM C. RAMALLEY
 7 ANIMA'S PLACE
 DURANGO CO 81301-4339

ACCOUNT NUMBER	STATEMENT PERIOD		
294900-6	06-01-94 TO 06-30-94		
SOCIAL SECURITY NUMBER	SEQUENCE	MAIL CODE	PAGE NO
836-00-6620	470		1

FOR A LIMITED TIME WE HAVE EXTENDED OUR ****LOAN SPECIAL**** EVEN THOUGH INTEREST RATES ARE ON THE RISE -- WE ARE STILL OFFERING LOAN RATES AS LOW AS 6.25%. CALL US TODAY AND FIND OUT HOW YOU CAN APPLY. THIS SPECIAL WON'T LAST LONG!!!!

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS NEW LOANS	FINANCE CHARGE	BALANCE
	00 SHARE ACCOUNT				
06-01-94	Previous Balance				4054.81
06-30-94	Dividend	29.05			4083.86
	70 SHARE DRAFT ACCOUNT				
06-01-94	Previous Balance				13.23
06-17-94	Deposit	700.00			713.23

YTD Share Dividends
 YTD Non-Mortgage Loan Interest

55.1
 0.00

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

07-01-94 TO 07-31-94

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

440

MAIL CODE

PAGE NO

1

IT'S TIME TO THINK "BACK TO SCHOOL". WE STILL HAVE GREAT RATES ON UNSECURED LOANS AS WELL AS LOANS FOR AUTOS. RATES ARE AS LOW AS 6.95% FOR 3 YEARS. CALL TODAY AND FIND OUT HOW MUCH YOU QUALIFY FOR AND WHAT THE PAYMENT WOULD BE.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS NEW LOANS	FINANCE CHARGE	BALANCE
07-01-94	00 SHARE ACCOUNT Previous Balance				4083.86
07-01-94	70 SHARE DRAFT ACCOUNT Previous Balance				713.23

YTD Share Dividends
YTD Non-Mortgage Loan Interest

50.00
0.00

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

11-01-94 TO 11-30-94

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

478

MAIL CODE

PAGE NO.

1

JOIN OUR NEW CHRISTMAS CLUB SO SANTA WILL HAVE HELP NEXT YEAR BEGINNING 1/1/95 NEW TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES WILL BE AVAILABLE UPON REQUEST. STOP BY THE CREDIT UNION OR CALL US AT 303-247-5204 IF YOU WOULD LIKE A COPY.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
11-01-94	00 REGULAR SHARES Previous Balance				4114.48
11-01-94	70 SHARE DRAFT ACCOUNT Previous Balance				713.23

YTD Share Dividends
 YTD Non-Mortgage Loan Interest

85.1
 0.00

MMA

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303-247-5204

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

12-01-94 TO 12-31-94

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

504

MAIL CODE

PAGE NO

1

*****HAPPY NEW YEAR***** IF YOU HAVE AN IRA ACCOUNT WITH THE CREDIT UNION, THE FAIR MARKET VALUE OF YOUR IRA IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. YOU HAVE UNTIL APRIL 14, 1995 TO MAKE 1994 CONTRIBUTIONS TO YOUR IRA.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS NEW LOANS	FINANCE CHARGE	BALANCE
	00 REGULAR SHARES				
12-01-94	Previous Balance				4114.48
12-31-94	Dividend	30.86			4145.34
	70 REGULAR SHARE DRAFT				
12-01-94	Previous Balance				713.23

YTD Share Dividends
YTD Non-Mortgage Loan Interest

116.1
0.00

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

01-01-95 TO 01-31-95

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

463

MAIL CODE

PAGE NO.

1

WHY NOT TAKE ADVANTAGE OF LOW INTEREST RATES AND DEALS ON 1994 NEW AUTOS. WE CAN PRE-APPROVE YOU FOR THAT NEW CAR. WE ALSO MAKE A VARIETY OF MORTGAGE LOANS. RATES ARE STILL LOW - ASK ABOUT REFINANCING OR A NEW MORTGAGE TODAY !!!

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
01-01-95	00 REGULAR SHARES Previous Balance				4145.34
01-01-95	70 REGULAR SHARE DRAFT Previous Balance				713.23
01-24-95	Draft 166	9.00			704.23
----- Draft Reconciliation -----					
	166				

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 0.00
 0.00

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

02-01-95 TO 02-28-95

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

452

MAIL CODE

PAGE NO.

1

WITH SPRING JUST AROUND THE CORNER, WHY NOT CHECK OUT OUR RATES ON HOME IMPROVEMENT LOANS. WE OFFER A VARIETY OF PLANS THAT WILL FIT YOUR BUDGET. WE ALSO FINANCE FIRST MORTGAGES WITH A VARIETY OF TERMS AND RATES. CALL TODAY.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
02-01-95	00 REGULAR SHARES Previous Balance				4145.34
02-01-95	70 REGULAR SHARE DRAFT Previous Balance				704.23

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 0.
 0.00

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 7 ANIMAS PLACE
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ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

04-01-95 TO 04-30-95

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

480

MAIL CODE

PAGE NO.

1

SPRING FEVER!!! WHY NOT SEE THE CREDIT UNION FOR THAT NEW AUTO YOU'VE BEEN DREAMING ABOUT. SPRING IS ALSO THE TIME TO TAKE CARE OF THOSE HOME REPAIRS - WE HAVE GREAT RATES ON HOME EQUITY LOANS. CALL OR STOP BY TODAY!!!

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
04-01-95	00 REGULAR SHARES Previous Balance				4179.58
04-01-95	70 REGULAR SHARE DRAFT Previous Balance				704.23
04-25-95	Draft 167	290.00			414.23
----- Draft Reconciliation -----					
	167				

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 34.24
 0.00