

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

554 COLUMBIAN BLDG. CREDIT UNION
P.O. BOX 3385
DURANGO, CO 81302
3-247-7064

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

MILLIAN F. RAMALEY
7 ANIHAN PLACE
DURANGO CO 81301-4339

ACCOUNT NUMBER

274900-6

STATEMENT PERIOD

06-01-76 THRU 06-30-76

SOCIAL SECURITY NUMBER

836-00-6628

SEQUENCE

579

MAIL CODE

PAGE NO.

1

BEGINNING JULY 15TH, THE CREDIT UNION WILL BE CLOSED EVERY WEDNESDAY UNTIL 10:00 AM. THE AUTOMATIC MACHINES WILL BE ON FOR THIS TIME PERIOD AS WELL. THE STAFF WILL BE UTILIZING THIS TIME FOR TRAINING AND SERVICE DEVELOPMENT!!

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
06-01-76	00 REGULAR SHARES				
	Previous Balance				4318.83
06-30-76	Dividend	34.99			4353.82
	SHARE ACCOUNT DIVIDEND				
	Annual Percentage Yield Earned:				
		3.29%			from 04-01-76 thru 06-30-76
06-01-76	70 REGULAR SHARE DRAFT				
	Previous Balance				1327.47
	YTD Share Dividend				43.70
	YTD Non-Mortgage Loan Interest				3.00

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SEND INQUIRIES TO

SM COLORADO FED. CREDIT UNION
 P.O. BOX 3305
 DURANGO, CO 81302
 0-247-5204

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

07-01-96 TO 07-31-96

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

588

MAIL CODE

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REMEMBER OUR NEW HOURS ON WEDNESDAYS ARE 10 A.M. TO 5 P.M. WE NOW HAVE A BACK TO SCHOOL LOAN - UP TO \$3,000 AT 10% APR. WE ALSO HAVE A SPECIAL RATE GOOD FROM 8/5/96 - 7/4/96 FOR HOME EQUITY LOANS - 8.9% APR. CALL CONNI FOR DETAILS.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
	00 REGULAR SHARES				
07-01-96	Previous Balance				4353.52
	70 REGULAR SHARE DRAFT				
07-01-96	Previous Balance				1427.47
07-03-96	Draft 175	4.77			1422.70
07-22-96	Deposit	700.00			2122.70
07-24-96	Draft 176	150.00			1972.70

----- Draft Reconciliation -----
 175 176

YTD Share Dividends	69.70
YTD Non-Mortgage Loan Interest	0.00

SEND INQUIRIES TO

SM COLORADO FED. CREDIT UNION
 P.O. BOX 3308
 DURANGO, CO 81302
 3-247-5204

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

10-01-96 TO 10-31-96

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

608

MAIL CODE

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WITH THE HOLIDAYS APPROACHING****WE ARE OFFERING A LOAN PAYMENT SKIP FOR THE MONTH OF DECEMBER. ALL LOANS WITH THE EXCEPTION OF "REAL ESTATE" LOANS ARE INCLUDED!!! CALL FOR MORE INFORMATION - 247-5204.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
10-01-96	.00 REGULAR SHARES				
10-01-96	Previous Balance				4389.18
10-01-96	70 REGULAR SHARE DRAFT				1987.00
10-21-96	Previous Balance				1982.13
10-21-96	Draft 177	4.87			
----- Draft Reconciliation -----					
	177				
YTD Share Dividends					105.36
YTD Non-Mortgage Loan Interest					0.00

SEND INQUIRIES TO

SN COLORADO FED. CREDIT UNION
 P.O. BOX 3355
 DURANGO, CO 81302
 0-247-5204

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MEMBER NAME

WILLIAM C. RAMALEY
 7 ANIMAS PLACE
 DURANGO CO 81301-4337

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

12-01-96 TO 12-31-96

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

622

MAIL CODE

PAGE NO.

1

****HAPPY NEW YEAR***** IF YOU HAVE AN IRA WITH THE CREDIT UNION, THE FAIR MARKET VALUE OF YOUR IRA IS BEING FURNISHED TO THE I.R.S. YOU HAVE UNTIL APRIL 15, 1997 TO MAKE 1996 CONTRIBUTIONS. *NOTE* EARLY WEDNESDAY HOURS HAVE RETURNED.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
	00 REGULAR SHARES				
12-01-96	Previous Balance				4367.18
12-31-96	Dividend	35.76			4425.14
	SHARE ACCOUNT DIVIDEND				
	Annual Percentage Yield Earned:	3.29%			from 10-01-96 thru 12-31-96
	70 REGULAR SHARE DRAFT				
12-01-96	Previous Balance				1982.13

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 141.32
 0.00

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MEMBER NAME

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

ACCOUNT NUMBER

294900-6

STATEMENT PERIOD

02-01-97 TO 02-28-97

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

567

MAIL CODE

PAGE NO.

1

WHY NOT ASK ABOUT VOLUNTEERING AT YOUR CREDIT UNION. THE ANNUAL SHAREHOLDERS MEETING WILL BE HELD IN APRIL 1997. YOU SHOULD PLAN TO ATTEND THIS YEAR. FIND OUT WHAT IS NEW AND WHAT YOU CAN DO FOR THE CREDIT UNION AS A VOLUNTEER.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
02-01-97	00 REGULAR SHARES Previous Balance				4425.14
02-01-97	70 REGULAR SHARE DRAFT Previous Balance				1782.13
02-03-97	Deposit	40.00			2022.13

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 0.00
 0.00

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MEMBER NAME

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294900-6

STATEMENT PERIOD

04-01-96 TO 04-30-96

SOCIAL SECURITY NUMBER

836-00-6620

SEQUENCE

551

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BALLOTS WERE MAILED LAST MONTH. PLEASE RETURN THEM BY 5/24.
 THE ANNUAL MEETING IS WEDNESDAY, MAY 29TH. MAKE YOUR
 RESERVATIONS NOW!!! CALL US WITH QUESTIONS AT 247-5204.

TRANSACTION DATE	TRANSACTION DESCRIPTION	AMOUNT	PAYMENTS, CREDITS, NEW LOANS	FINANCE CHARGE	BALANCE
04-01-96	00 REGULAR SHARES Previous Balance				4318.53
04-01-96	70 REGULAR SHARE DRAFT Previous Balance				1444.04
04-12-96	Draft 170	7.38			1436.66
04-23-96	Draft 174	9.19			1427.47

----- Draft Reconciliation -----
 170 * 174

OWS of order should be Carlson in this share

 YTD Share Dividends
 YTD Non-Mortgage Loan Interest

 34.71
 0.00