

What You Need to Know About the New HMECU Statements

Available as of November 2021



Healthcare & Municipal
Employees' Credit Union

Statement of Accounts
August 31, 2021

MEMBERSHIP NO.

123456

JOE TEST
123 MAIN ST
HAMILTON ON L9A 2S6

CONTACT US

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All products that a member has ownership of
will now display on the statement

SUMMARY

DAILY BANKING

Balances

HMECU Infinite †	\$2,578.97
HMECU USD Chequing	\$104.00
Everyday Savings †	\$1,486.34
Investor Savings	\$9,770.74

LOANS AND MORTGAGES

Balances

Variable Rate Loan †	\$2,800.28
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OTHER INVESTMENTS

Balances

Share Capital †	\$25.00
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General repositioning of items such as marketing
image, contact information, etc.



Test image for new statements.

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Investor Savings #
This account is joint or owned by [REDACTED]
Interest Rate: 0.45%

All products will display the owner(s) and all Savings Products will display an interest rate

Date	Description	Withdrawals	Deposits	Balance
06 Aug 21	Balance Forward			\$9,767.01
31 Aug 21	Credit Interest		\$3.73	\$9,770.74
Totals		\$0.00	\$3.73	\$9,770.74

LOANS AND MORTGAGES

Variable Rate Loan #
This account is joint or owned by [REDACTED]

Payment Amount: \$162.00* Date of next payment: 10 Sep 21 Interest Rate: 4.75%
Maturity Date: 17 Sep 23 Credit Available: \$0.00 Credit Limit: \$9,188.47
*Payment Amount includes Past Due Amount.

Date	Description	Interest	Principal	Balance
06 Aug 21	Balance Forward			\$2,970.35
21 Aug 21	Regular Payment	\$8.54	\$72.46	\$2,897.89
27 Aug 21	Principal Receipt	\$0.00	\$19.00	\$2,878.89
27 Aug 21	Regular Payment	\$2.39	\$78.61	\$2,800.28
Totals		\$10.93	\$170.07	\$2,800.28

Lending Product Details to Note:

- **Payment Amount** – includes past due amounts, not just contractual payments, as mentioned in the disclaimer
- **Credit Available** is applicable for LOCs only, will display as \$0 otherwise
- **Credit Limit** for Loans or Mortgages will show the original advanced amount

OTHER INVESTMENTS

Share Capital #
This account is joint or owned by [REDACTED]

Share Capital and Non-Registered Class A Shares to display under Other Investments. Registered Class A Shares to display under Registered Products.

Date	Description	Withdrawals	Deposits	Balance
06 Aug 21	Balance Forward			\$25.00

RIF GIC 4 Year #
This account is joint or owned by [REDACTED]

Plan #:
Interest Rate: 1.75%
Maturity Date: 06 Oct 24
Original Opening Date: 24 Jan 18

Registered/Non-Registered Product Details to Note:

- **Plan #** will display for all registered investments
- **Maturity Date** will display as blank for Variable savings accounts
- **Original Opening Date** is the original contractual date, not the date of the last term renewal

Date	Description	Withdrawals	Deposits	Balance
01 Sep 21	Balance Forward			\$12,547.87