



DIRECT ALL INQUIRIES TO:
1030 CRAFT ROAD
ITHACA, NY 14850-1016
(607) 257-8500

MEMBER STATEMENT

WHAT'S NEW AT CFCU?

Our Name: CFCU Community Credit Union

Our Web Address: www.mycfcu.com

Our Membership: Anyone who lives, works or attends school in Tompkins or Cortland Counties as well as businesses located in these two counties.

KEVIN E. SAUNDERS
1668 TRUMANSBURG RD
ITHACA NY 14850-9213

3643

Account: 81135

Branch: CFCU - EAST HILL

Statement Date: 05/15/2003 Page: 1

Checking Sub: 1 (Checking Account) Micr# 811356
Old Suffix 8

WITHDRAWAL DEPOSIT BALANCE

04/16 Beginning Balance		476.91
04/28 Deposit	833.14	1,310.05
04/29 Deposit	2,000.00	3,310.05
04/30 Paid Check Inclearings #2095	45.71-	3,264.34
04/30 Paid Check Inclearings #2093	92.82-	3,171.52
04/30 Paid Check Inclearings #2094	478.76-	2,692.76
04/30 Dividend	0.14	2,692.90
Dividend Period: 04/01/2003 to 04/30/2003		
Annual Percentage Yield Earned: 0.25%		
Based on Average Daily Balance: 672.98		
05/01 Paid Check Inclearings #2092	20.00-	2,672.90
05/01 Paid Check Inclearings #2096	44.95-	2,627.95
05/05 Paid Check Inclearings #2097	35.52-	2,592.43
05/10 Home Banking Transfer In	800.00	3,392.43
Term# VBR111 Transfer		
From Acct: 43423 Type: checking Sub: 1		
05/13 Paid Check Inclearings #2102	1,100.00-	2,292.43
05/15 Paid Check Inclearings #2101	86.94-	2,205.49
05/15 Paid Check Inclearings #2100	197.06-	2,008.43
05/15 Ending Balance		2,008.43

Check Summary

ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT
2092	20.00	2095	45.71	2097	35.52	2101	86.94
2093	92.82	2096	44.95	2100*	197.06	2102	1,100.00
2094	478.76						

* check out of sequence

Total Deposits/Credits:		3,633.28
Total Withdrawals/Debits:		2,101.76-
YTD Dividend:		0.63

Savings Sub: 1 (Regular Shares)
Old Suffix 0

WITHDRAWAL DEPOSIT BALANCE

continued...

04/16 Beginning Balance		5.00	_____
No Activity For this Period			_____
05/15 Ending Balance		5.00	_____
Savings Summary			
Total Deposits/Credits:		0.00	_____
Total Withdrawals/Debits:		0.00	_____
YTD Dividend:		0.00	_____

Account Balance Summaries

Total Checking:	2,008.43
Total Savings:	5.00

THANK YOU



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Account: 43423

Branch: CFCU - TRIPHAMMER

Statement Date: 05/15/2003 Page: 1

Checking Sub: 1 (Business Checking) Micr# 434233

Old Suffix 8

Joint: Kevin E. Saunders

WITHDRAWAL	DEPOSIT	BALANCE
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04/16 Beginning Balance		2,779.11
04/21 Deposit	500.00	3,279.11
04/24 ACH Deposit CCD / BANKCARD / BTOT DEP	1,000.00	4,279.11
04/24 Deposit	1,387.50	5,666.61
04/25 ACH Deposit CCD / BANKCARD / MTOT DEP	60.00	5,726.61
04/28 ACH Deposit PPD / PAYPAL / TRANSFER	181.79	5,908.40
04/29 On Us Cashed Check #349	2,000.00-	3,908.40
04/30 Dividend Dividend Period: 04/01/2003 to 04/30/2003 Annual Percentage Yield Earned: 0.25% Based on Average Daily Balance: 3,403.26	0.70	3,909.10
05/05 ACH Withdrawal CCD / BANKCARD / MTOT DISC	43.82-	3,865.28
05/05 ACH Withdrawal CCD / AMERICAN EXPRESS / COLLECTION	5.00-	3,860.28
05/08 ACH Withdrawal CCD / BANKCARD / MTOT ADJ	2,700.00-	1,160.28
05/10 Home Banking Transfer Out	800.00-	360.28
Term# VBR111 Transfer To Acct: 81135 Type: checking Sub: 1		
05/12 ACH Deposit PPD / PAYPAL / TRANSFER	125.43	485.71
05/15 Ending Balance		485.71

Check Summary

ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT	ITEM	AMOUNT
349	2,000.00						

Total Deposits/Credits:	3,255.42
Total Withdrawals/Debits:	5,548.82-
YTD Dividend:	1.58

continued...

Savings Sub: 1 (Business Other Shares)**WITHDRAWAL DEPOSIT****BALANCE**

Old Suffix 0

Joint: Kevin E. Saunders

04/16 Beginning Balance

8.90

No Activity For this Period

05/15 Ending Balance

8.90

Savings Summary

Total Deposits/Credits:

0.00

Total Withdrawals/Debits:

0.00

YTD Dividend:

0.00

Account Balance Summaries

Total Checking:

485.71

Total Savings:

8.90

THANK YOU