## How to read your statement

## How to read your monthly statement

Your statement delivers timely information about your account in a concise, userfriendly format. To help you get the most out of your statement, we have provided this convenient "How to read your statement" document, which includes useful descriptions, summaries, and samples. For further questions, please call us at 1-800-289-8004, Monday through Friday, from 5:00 a.m. to 7:00 p.m. Pacific Time.

## The following numbers correspond to the numbered categories on the sample statement displayed.

- **1 Total Amount Due**. This includes the current payment due, any amounts past due, late charges and other fees, if applicable.
- **2 Payment Due Date**. This is when your payment is due. If your payment is past due, this box will show "See Below\*" and a message will be printed under the Description box in section 5.
- **3 Description** of the prior month's activity including payments received, late charges, and other fees, if applicable.
- Your **Loan Balance** as of the statement printing date. (Please note this is **not** your payoff amount.)
- 5 Additional statement messages, such as past due amounts and late charges may appear in this section.
- 6 Check the box to indicate an address change. For your convenience, an area has been provided for address change information on the back of the payment coupon. Please complete the information, in its entirety, when notifying us of an address change.
- 7 Amount to be completed by you to indicate a portion of the payment enclosed is to be **Applied to Late Charges**, if applicable.
- 8 Amount to be completed by you to indicate the total **Amount Enclosed**.
- 9 Additional **Advertisements and Services** will be printed in this area.

