



# GET THE **MOST VALUE** FROM YOUR STATEMENT PROCESSING PARTNER

2020 CAROLINA LAUNCH CONFERENCE – JANUARY 31, 2020



# STATEMENT PROCESSING

- Member statements
- eStatements
- Tax statements
- Credit Card statements
- Mortgage statements
- Auto-Loan statements
- Daily Notices
- Tax forms & IRS transmittal
- Home banking interface
- Postal presort
- Target marketing
- Printing services

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# PARTNERSHIP

- Two-way dialogue
- Understand objectives
- Manage the basics - flawlessly
- Present opportunities
- Facilitate



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# CUSTOMER SERVICE

- Key to successful partnership
- Available
- Communicative
- Proactive
- Responsive

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# QUALITY CONTROL

- Electronic
- Human
- Balance input & output files
- Printing
- Inserting
- Mailing
- 100% Accuracy



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# SECURITY

- Protect members' data
- SOC audit
- Penetration
- Secure transmissions
- Physical security
- Disaster recovery



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# FLEXIBILITY

- Statement format
- Color
- Selective onserts
- Selective inserts
- Combine statement types

**SAGE DIRECT**  
sagedirect.com | 800-729-8310  
3400 Raough Dr SE | Grand Rapids MI 49512

**Credit Card Statement**

Member Number: 99999999-800  
VISA CLASSIC \*\*\*\*\*999  
Statement Date: 8/31/2016  
Payoff Amount: \$93.40  
Minimum Payment: \$20.00  
Payment Due Date: 9/28/2016

Amount Enclosed: \$ [REDACTED]

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000000

YOUR CREDIT UNION NAME

Credit Card activity is now accessible through Internet Banking or Electronic Teller. Manage your Credit Card payments there as well. Also, E-Statements is now available for credit card statements.

**Account Information**

Member Number: 99999999  
VISA CLASSIC \*\*\*\*\*  
Statement Date: 8/31/16  
Payoff Amount: \$9  
Minimum Payment: \$2  
Payment Due Date: 9/28/16

**Summary of Account**

Previous Balance	196.78
Payments, Credits, Benefits (-)	196.78
Purchases, Cash Adv, Bal Transfers (+)	93.40
Finance Charges and Other Fees (+)	00
Misc Adjustments	00
<b>New Balance</b>	<b>93.40</b>

**Available Credit**

Credit Limit	3,800.00
New Balance	93.40
<b>Credit Available</b>	<b>3,706.60</b>

**Transactions**

POST. TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Aug 01 Jul 31	NEIMAN S FAMILY MA	ANYTOWN , USA	15
Aug 08 Aug 08	VISA PAYMENT	ANYTOWN , USA	16
Aug 22 Aug 21	MARATHON PETRO130260	ANYTOWN , USA	4
Aug 26 Aug 25	SAVE A LOT #23914	ANYTOWN , USA	4

Total Fees Charged in 2016: \$0.00  
Total Interest Charged in 2016: \$0.00

**Rates and Fees**

Periodic Rates	Balance Transfr	Cash Advance	Purchases
Daily Rate	.03013 %	.03013 %	.03013 %

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**Statement of Account**

Account No: 99999999 | Statement Period: 03/01/17 Thru 03/31/17 | Page: 1 of 2

**ACCOUNT STATEMENTS**

Account Type	Ending Balance
Savings	\$544.61
Checking	\$4,559.86
Money Markets	\$70,666.15

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000001

**QUICK APPROVALS** → **GREAT RATES** → **FLEXIBLE TERMS** → **GET PRE-APPROVED**

**SHARE ACCOUNT**

Beginning Balance	Total Deposits/Credits	Total Withdrawals/Debits	Ending Balance	Year-To-Date Dividends	Average Balance	Minimum Balance
\$544.46	\$0.13	\$0.00	\$544.61	\$0.13	\$544.48	\$544.46

Trans. Date | Posting Date | Withdrawal/Debit | Deposit/Credit | Balance | Transaction Description

03/31/17	03/31/17		0.13	544.61	DIVIDEND CREDIT Annual Percentage Yield Earned: 0.10% For the 90 day period.
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Dividend rate as of 03/31/17 based on the whole daily balance.  
Balance through 99.99 = 0.000%  
Balance above 99.99 = 0.100%

**SHARE ACCOUNT - DIVIDEND CHECKING**

Beginning Balance	Total Deposits/Credits	Total Withdrawals/Debits	Ending Balance	Year-To-Date Dividends	Average Balance	Minimum Balance
\$3,261.21	\$2,362.06	\$1,063.43	\$4,559.86	\$0.82	\$3,663.70	\$3,261.21

Trans. Date | Posting Date | Withdrawal/Debit | Deposit/Credit | Balance | Transaction Description

03/01/17	03/01/17		961.00	4,222.21	OHIO PERS-RETIREMENT030117/PPD
03/01/17	03/01/17	268.00		3,954.21	SHARE DRAFT 4467
03/02/17	03/02/17	45.00		3,909.21	SHARE DRAFT 4459
03/04/17	03/06/17	67.00		3,842.21	DEBIT PURCHASE SQ "IRONWOOD LONDON OH 000019899636 0000 Mar 4 @ 2:52am
-03/06/17	03/06/17		34.90	3,877.11	OPERS Medicare C/73366854-0170303 PPD
03/07/17	03/07/17	500.00		3,377.11	SHARE DRAFT 4481
03/10/17	03/10/17	5.00		3,372.11	SHARE DRAFT 4460
03/13/17	03/13/17		113.87	3,485.98	OPERS Medicare C/73376032-0170310 PPD
03/15/17	03/15/17		291.00	3,776.98	SSA TREAS 310XXSOC SEC031517/PPD
03/17/17	03/17/17	75.00		3,701.98	SHARE DRAFT 4482
03/17/17	03/17/17	45.00		3,656.98	SHARE DRAFT 4484
03/25/17	03/27/17	28.43		3,628.55	POS PURCHASE ALDI 61032 BELLEFONTAIN OH

**SAGE DIRECT**

**AUTO** → **MOTORCYCLE** → **RV** → **BOAT**

**QUICK APPROVALS** → **GREAT RATES** → **FLEXIBLE TERMS** → **GET PRE-APPROVED**

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# DEVELOPMENT

- eStatements
- eNotices
- Home Banking
- USPS
- Target Marketing



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# MEMBER SERVICE

- Right statement to the right member all the time
- Timely delivery of all communications
- Easy access to online statements
- Historical access



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# CUSTOMER SERVICE

- Cost effective
- Secure
- Accurate
- Professional
- Trustworthy
- More than just a mail processor
- Focus on your brand, mission and marketing
- A Partner

