



Statement Date: January 17, 2017

000245
JOHN SAMPLE
SALLY SAMPLE
1234 MAILING ADDRESS
CITY, ST 99999-9999



Inquiry: servicing_requests@myconsumers.org
Home Page: <https://www.myconsumers.org/>



Monday-Thursday: 9:00 AM – 5:00 PM CST
Friday: 9:00 AM – 6:00 PM CST
Telephone: 877-275-2228
Fax: 847-672-3502



Correspondence and Payments:
1075 Tri-State Parkway, Suite 850
Gurnee, IL 60031

Property Address:
1234 PROPERTY ADDRESS
PROPERTY CITY, ST 99999

Loan Number: **0000000000**
Next Payment Due Date: **02/01/2017**
Total Amount Due: \$490.36
\$14.26 late fee will be charged if payment is not received by 02/16/2017.

Account Information	
Loan Due Date	02/01/2017
Outstanding Principal Balance*	\$3,098.17
Escrow Balance	\$802.95
Interest Rate	7.750%
Prepayment Penalty	No
YTD Interest Paid	\$22.17
YTD Principal Paid	\$334.41

* The Principal Balance above is NOT the total amount required to pay your loan in full

Explanation of Amount Due	
Principal	\$336.57
Interest	\$20.01
Escrow (Taxes and Insurance)	\$133.78
Other Monthly Amounts	\$0.00
Regular Monthly Payment	\$490.36
Total Late Charges and Fees Due	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$490.36
Suspense/Unapplied Balance	\$0.00

Transaction Activity (12/01/16 - 01/17/17)						***History continued on Page 2***			
Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total	
12/08/16	PAYMENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$490.36	
12/08/16	PAYMENT	\$0.00	\$24.31	\$0.00	\$0.00	\$0.00	\$0.00	\$24.31	
12/08/16	PRINCIPAL CURTAILMENT	\$332.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$332.27	
12/08/16	TAX REFUND DEPOSIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$96.11	
12/08/16	HAZARD REFUND DEPOSIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.67	

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$334.41	\$334.41
Interest	\$22.17	\$22.17
Escrow (Taxes and Insurance)	\$133.78	\$133.78
Additional Monthly Amounts	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total Payment	\$490.36	\$490.36

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Important News
We offer the following methods for making your payments:
Auto-Pay - Set up automatic payments at your service center or call 877-275-2228 for more information.
Online - Register to make your monthly payments using our convenient Express Pay feature.
Pay by Phone - Make your payment using our secure voice response system available 24/7 by calling 877-275-2228.
Pay By Mail - Simply write your loan number on your check and enclose it along with the coupon below.
If you are experiencing financial difficulty: If you would like mortgage counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at http://www.hud.gov/ or call 800-569-4287.

Detach here and send bottom portion of the statement with your payment. Retain top portion for your records.

Total Amount Due	
Loan Number	0000000000
Borrower	JOHN SAMPLE
Co-Borrower	SALLY SAMPLE
Total Amount Due	\$490.36
Due By 02/01/2017	
<i>\$14.26 late fee will be charged if the payment is not received by 02/16/2017.</i>	

Do not send cash or post dated checks. All checks will be deposited upon receipt.

Please do not send any correspondence with your payment.



PAYMENT COUPON

Total Amount Due \$490.36

Additional Monthly Payment	\$								
Additional Principal	\$								
Additional Escrow	\$								
Total Enclosed	\$								

CONSUMERS CREDIT UNION
1075 TRI-STATE PARKWAY SUITE 850
GURNEE, IL 60031

Customer Service



Online

Inquiry: servicing_requests@myconsumers.org
Home Page: <https://www.myconsumers.org/>



Telephone

Toll Free: 877-275-2228



Fax

847-672-3502



Correspondence and Payments

Consumers Credit Union
1075 Tri-State Parkway, Suite 850
Gurnee, IL 60031

Manage Your Account Online

From our home page <https://www.myconsumers.org/>, select the "Online Banking & Tools" feature to enroll today.

With Online banking you can:

- * Withdraw your mortgage payment directly from your checking or savings account.
- * Pay bills automatically, online.
- * Check your year-to-date earned dividends for all savings and checking accounts
- * Make transfers between accounts, including your VISA Credit Card and all CCU loans
- * Receive e-mail alerts about your account
- * Secured Messaging - Enjoy the benefits of sending and receiving secured messages from CCU
- * Change your User ID, or Password for Online Banking

Payment Information

Online Payments: You can make payments online by visiting the "Online Banking & Tools" link located on the home page <https://www.myconsumers.org/>.

- * **One-time Payment:** Withdraw your payment directly from a checking or savings account
- * **Automatic Payment:** Sign up for monthly recurring withdrawals on a specific date

Phone payments: call 877-275-2228 for an automated payment process from your checking or savings account, available 24/7. Fees may apply.

Representative assisted payments: Call 877-275-2228 to authorize immediate payment from your checking or savings account. Fees may apply.

Mail: You can mail the payment and remittance slip to the address below.

Consumers Credit Union
1075 Tri-State Parkway, Suite 850
Gurnee, IL 60031

- * Please be aware that we are unable to accept cash by mail.

Insurance Coverage: All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable dwelling insurance coverage amounts are equal to the lesser of the unpaid principal balance or 100% of the replacement cost of the improvements, subject to applicable law. Policy deductibles must not exceed the maximum allowed under the terms of the loan documents. Please contact your insurance agent to determine the adequacy of your coverage. Insurance information can be provided by mail to:

Consumers Credit Union, ISAOA, 1075 Tri-State Parkway, Suite 850, Gurnee, IL 60031

You can also provide this information via fax at 800-713-0262 or online at <https://www.myinsuranceinfo.com/>. Failure to provide proper evidence of adequate insurance may result in the placement of coverage at your expense.

Property Taxes: CCU subscribes to a tax service that monitors all properties with mortgages on them. As a result, bills sent to you are for your information and do not need to be sent in to the credit union. Supplemental, interim, per capital, personal property or other tax billings associated with the property are the homeowner's responsibility. Failure to pay these bills in a timely manner could result in tax penalties. If your state allows a homestead exemption or any other type of exemption, YOU must file for the exemption. If you feel your taxing authority has placed an unfair assessed value on your property, YOU may file an appeal at your local taxing authority.

Please remember, if your loan is not escrowed to pay for taxes, it is still being monitored to ensure that the taxes are paid in a timely manner. Failure to pay your property taxes could result in the taxes being paid on your behalf and your loan forced into an escrowed status.

Payoff Requests: Requests for a payoff can be submitted via email to servicing_requests@myconsumers.org. There is a 72-hour turnaround time to process these requests. A minimum fee of \$92 will be included to cover the cost of drafting the release of lien and recording the release with the county.

Disputing account information reported to credit bureaus: You have the right to dispute the accuracy of the information that we report to the credit bureaus by filing a credit dispute with them. Or, you may file a direct dispute with us by sending notice, in writing, to:

Consumers Credit Union
Attn: Servicing Department
1075 Tri-State Parkway, Suite 850
Gurnee, IL 60031

You must include the following information in your notice:

- Your name and loan number;
- The specific information that is being disputed;
- The basis for your dispute; and
- Documentation to support your dispute.

Important Credit Bureau Reporting Information: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Notice: Consumers Credit Union is a debt collector. Unless you are in bankruptcy or have received a discharge in a bankruptcy case and did not reaffirm the debt obligation referred to in this letter, then Consumers Credit Union is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or have received a discharge in a bankruptcy case and did not reaffirm the debt obligation referred to in this letter, then this communication is not an attempt to collect the debt against you personally, but is a notice of a possible enforcement of the lien against the collateral property.



1075 Tri-State Parkway, Suite 850
Gurnee, IL 60031

Mortgage Billing Statement



Statement Date: January 17, 2017

000245
JOHN SAMPLE
SALLY SAMPLE

Loan Number: 0000000000

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Transaction Activity (12/01/16 - 01/17/17)								
Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
12/30/16	INTEREST ON ESCROW DEPOSIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.31
12/30/16	INTEREST ON ESCROW DEPOSIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.08
01/06/17	PAYMENT	\$334.41	\$22.17	\$133.78	\$0.00	\$0.00	\$0.00	\$490.36