

Information About Your New Statement

Please note the following about your new Wings Financial statements.

Same look as past statements

The look of your statement is virtually unchanged. However, your accounts are now identified by the entire account number assigned to your accounts at the time of conversion.

Consolidated Statements

All accounts are now combined under your Wings ID#.

REG D transaction counter change

IF you have a World Class Money Market Account or Checking Account, the REG D transaction count now resets at each statement cycle, rather than on a calendar month as before.

Overdraft protection changes

Instead of overdraft transfers occurring in a set increment (usually \$300), overdraft transfers will now only be for the actual dollar amount of the cumulative overdrafts on a given day.

Statement cycle change for REG E transactions on quarterly statement accounts

If you normally receive only a quarterly statement, a REG E transaction on your account(s) will trigger a monthly statement for the month the transaction occurred. This occurred on our previous system, but instead of receiving a statement with our standard monthly run which covers transactions through the 7th of the month, this statement will only cover transactions during the calendar month. Please refer to your "Account Agreement and Disclosure" for information on REG E transactions (an example would be an ATM transaction on a savings account or an ACH deposit to an account).

Example: Assume you had no REG E transactions in the first month of a quarter, but had at least one in the second month. You would receive a month-end statement covering the entire month's transactions plus the month prior. Then, you would receive a second statement at the end of the quarter covering only the third month's transactions.