

How to Read Your New Mortgage Statement

If you prefer to receive these statements electronically, please follow the instructions in the lower right-hand corner to enroll for eStatements. Please call us at (800) 651-9111 or visit your local office with questions.

1 Payment Section. Provides your current payment amount, when it is due, and what the additional late fee would be if the payment was not made on time. It may also include past due payments and previous late charges.

2 Account Information. This overview of your loan includes the principal balance, interest rate and whether there is a penalty for paying off the loan early. Please note the principal amount should not be used as a pay-off amount.


3 Explanation of Amount Due. This section provides more information about the Amount Due. It details the principal, interest and applicable escrow amounts, late fees, and past due payments.

4 Past Payments Breakdown. This area provides a history of how your most recent payment and year-to-date payments have been applied to your loan.

5 Transaction Activity. This provides detail of all payments posted to your account since your last statement. An escrow description can be found on the back of the statement.

6 Payment Coupon. To make your payment, bring this coupon as well as your check to any of our 27 offices or mail the payment using the address in the upper left-hand corner.

7 Automatic Payments. If you have already enrolled for this service, this section will confirm your previously authorized payment will be automatically paid from your designated account.



PO Box 100
Mt. Pleasant, MI 48804-0100

www.isabellabank.com
(989) 772-9471
(800) 651-9111

Mortgage Statement
Statement Date 02/17/14
Page Number 1

John A. Doe
1234 Main St
Anytown, MI 41234

Account Number 1234567
Payment Due Date 03/02/14
AMOUNT DUE 190.40

If payment is received after 03/17/14 a 20.00 late fee will be charged.

*** Account Information ***

Outstanding Principal	7,340.44
Interest Rate	4.000000%
Rate Good Until	10/02/20
Prepayment Penalty	No

For homeownership counselor contact information, please see the back of this statement.

*** Explanation of Amount Due ***

Principal	77.99
Interest	24.47
Escrow (Taxes and Insurance)	87.94
REGULAR PAYMENT	190.40
Partial Payment (Unapplied)	.00
Late Fees this Statement	.00
Total Late Fees	.00
Total Past Due Amount	.00
TOTAL AMOUNT DUE	190.40

To receive this statement electronically: Current online banking customers, visit the eStatement tab, Documents and Settings, and select Periodic Mortgage Statement. To become an online banking customer, visit www.isabellabank.com or your local office, and then follow the above steps to enroll.

*** Past Payments Breakdown ***

	Paid Since Last Statement	Paid Year to Date
Principal	77.73	917.89
Interest	24.73	330.13
Escrow (Taxes and Insurance)	87.94	170.63
Fees	.00	.00
Partial Payment (Unapplied)*	.00	.00
TOTAL	190.40	1,418.65

*** Transaction Activity *** (01/07/14 to 02/17/14)

Posted	Effective	Description	Charges/Debits	Payments/Credits
02/02/14	02/02/14	Interest Payment Split Out		24.73
02/02/14	02/02/14	Principal Payment Split Out		77.73
02/02/14	02/02/14	Escrow 5 Cr (see back for more details)		82.69
02/02/14	02/02/14	Escrow 6 Cr (see back for more details)		5.25

Isabella Bank
PO Box 100
Mount Pleasant, MI 48804-100

John A. Doe
1234 Main St
Anytown, MI 41234

Account Number: 1234567

*** Amount Due ***

1 Due by 03/02/14 190.40
20.00 late fee will be charged after 03/17/14

Additional Principal \$
Additional Escrow \$

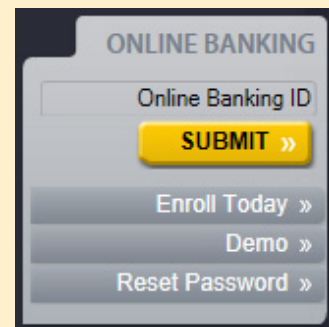
* Amount Enclosed: \$ *****

7 The payment you previously authorized will be automatically paid from your designated account.

Enroll for eStatements*

Skip step 1 if you are a current Online Banking customer.

- Click **Enroll Today** to sign up for Online Banking at www.isabellabank.com
- Once enrolled, visit the **eStatement** tab within Online Banking and select Documents and Settings to choose the accounts you wish to enroll including the Periodic Mortgage Statement.



*Must agree to terms and conditions.

