

The Credit Union of Choice!®

5 Hillman Drive, Suite 100 Chadds Ford, PA 19317-9998 610-325-5100 • fmfcu.org

MI CHAEL P CONNELLY 952 BRI AR LANE POTTSTOWN, PA 19464 **STATEMENT DATE PAGE MEMBER NUMBER** 07/31/2024 1 of 5 XXXXXXX379





tmtcu.org/ anytime-deposit

TO ENROLL IN ONLINE STATEMENTS

It's easy to make the switch. Watch the video: FMFCU.ORG/ENROLL

STATE	EMENT	SUM	MARY

DEPOSIT ACCOUNTS TOTAL BALANCE: \$566.52 Description **APYE Ending Balance** Ownership Share XXXXXXX712 5.00 Super Saver XXXXXXX720 0.01 Free Checking XXXXXXX738 561.51 TOTAL DIVIDENDS YEAR TO DATE: \$0.09

Ownership Share (XXX)	(XXX712)			Ì
		BEGINNING BALANG	CE:	\$5.00
		ENDING BALANG	E:	\$5.00
Dividends	\$0.00	Total Overdraft Fees For Period	\$0.00	
Fees	\$0.00	Total Overdraft Fees YTD	\$0.00	
		Total Returned Item Fees For Period	\$0.00	
		Total Returned Item Fees YTD	\$0.00	

Super Saver (XXXXXXX720)							
		BEGINNING BALANC	E:	\$0.01			
		ENDING BALANC	E:	\$0.01			
Beginning Date	07/01/2024	Total Overdraft Fees For Period	\$0.00				
Ending Date	07/31/2024	Total Overdraft Fees YTD	\$0.00				
Annual Percentage Yield Earned	0.00%	Total Returned Item Fees For Period	\$0.00				
Dividends	\$0.00	Total Returned Item Fees YTD	\$0.00				
Average Daily Balance	\$0.01						
Dividends Earned YTD	\$0.09						
Fees	\$0.00						

Free Checking (XXXXXXX738)

BEGINNING BALANCE: \$466.33

FOR MAIL TRANSACTIONS, PLEASE PROVIDE THE FOLLOWING INFORMATION:



S S S

Enter total in

Member Number	

The	Credit Union of	Choice!"	e-Mail Address	
	DEPOSITS		LO	AN PAYMENTS
ccount #		\$	Account #	\$
ccount #		\$	Account #	\$
LEASE CHANG	E ADDRESS AS FOLLO	ws	РО Вох	(must also provide physical address)
reet Address _			Apt # City	
ate Z	ip Home Ph	one # <u>(</u>)	Work Phone # ()	Cell Phone # ()
gnature			_ Date	
Neo	essary to change address			
	Det	ach and mail to 5 Hillman Driv	ve, Suite 100, Chadds Ford, PA 193	317-9998
YOUR CHECK BOOK BA		T CHECKING ACCOUNT ALANCE SHOWN ON THIS STATEMENT? THEM INTO AGREEMENT.	NOTE: IF YOUR STATEMENT DOES NOT BALANCE, PLEASE YOUR CHECK BOOK ALL AUTOMATIC TRANSACTION YOUR CHECK BOOK ALL AUTOMATIC TRANSACTION YOUR SHOULD HAVE ADDED IT THESE	NS SHOWN ON THE FRONT OF YOUR STATEMENT.
		1	YOU SHOULD HAVE ADDED IF THESE Y	OU SHOULD HAVE SUBTRACTED IF

H

1. ENTER ENDING BALANCE SHOWN ON THIS STATEMENT	
2. ENTER DEPOSITS NOT CREDITED ON THIS STATEMENT	
3. TOTAL OF LINES 1 AND 2	
4. LIST BELOW ANY CHECKS YOU HAVE WRITTEN WHICH HAVE NOT BEEN LISTED ON THIS STATEMENT AND ENTER TOTAL HERE	
5. SUBTRACT LINE 4 FROM LINE 3. THIS SHOULD BE YOUR PRESENT CHECK BOOK BALANCE	

CHECK#	AMOUNT	CHECK#	AMOUNT
	\$		\$
	s		\$
	s		\$
	s		\$
	\$		\$
	\$		\$
	S		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	s		\$
	\$		\$

OCCURRED

THESE OCCURRED 1. SERVICE FEE CHARGES 2. DEBIT MEMOS

- AUTOMATIC LOAN ADVANCES
 CREDIT MEMOS
 DIVIDENDS CREDITED
 PRE-AUTHORIZED DEPOSITS
- 5. ATM DEPOSITS
- CHECK ORDER CHARGES
 ACH WITHDRAWALS
- 5. ATM WITHDRAWALS

IN CASE OF QUESTIONS OR ERRORS ABOUT ELECTRONIC TRANSFERS

in case of errors or questions about your electronic transfer of fyou think your statement or receipt is wrong or if you need more information about an ELECTRONIC transfer listed from the statement or receipt, call or write us at the telephone number or address listed on your statement. We must hear from the us dater than 60 stays after we sent the FIRST statement on which the problem or error appeared. In your letter, give us the following information:

- (1) Your name and account number
- (3) Tool name and occount number (2) The dollar amount of the suspected error.
 (3) The dollar amount of the suspected error.
 (3) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether or not an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (80 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new member

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FINANCE CHARGE CALCULATIONS
The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate for each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGES is that balance each day after payments and credits are subtracted and new advances or other charges are added

BILLING RIGHTS SUMMARY

The following is a summary explanation of your rights to dispute or question bills for open-ended loan types

In Case of Errors or Inquiries About Your Bill if you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate piece of paper at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing nothing will not preserve your rights.

In your letter, give us the following information

- (1) Your name and account number (2) The dollar amount in question
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the error you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as de

If you have authorized us to pay your OPEN-END Account automatically from your account, you can stop the payment on any amount you think as wrong. To stop the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

BANKRUPTCY FILING

If you have filed a case under the United States Bankruptcy Code, please be advised this statement is being sent for informational purposes only and is not an attempt to collect a debt.





If you have any questions regarding any of your accounts, call 610-325-5100 (800-220-3193 Outside of PA). A Member Service Advisor will be glad to assist you. You may also email us at fmfcu@fmfcu.org or write us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998.



STATEMENT DATE PAGE MEMBER NUMBER
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Post Date 07/01	Description Point Of Sale Withdrawal SPK*SPOKEO SEARCH 800-6994264 CAUS	Deposit	Withdrawal -29.85	Balance 436.48
07/01	Deposit Internet Transfer from xxx4425	1,000.00		1,436.48
07/01	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS	,	-13.14	1,423.34
07/02	Point Of Sale Withdrawal WAWA 8005 578 N. LEWIS ROAD LIMERICK PAUS		-16.80	1,406.54
07/02	Point Of Sale Withdrawal WAWA 8005 578 N. LEWIS ROAD		-93.29	1,313.25
07/02	LIMERICK PAUS		-93.29	1,313.25
07/02	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS		-5.29	1,307.96
07/02	Deposit Internet Transfer from xxx4425	456.19		1,764.15
07/02	Point Of Sale Withdrawal JC AUTO SERVICES LIMERICK PAUS	100.10	-550.90	1,213.25
07/02	Point Of Sale Withdrawal Netflix.com NETFLIX.COM LOS GATOS CAUS		-24.37	1,188.88
07/02	Point Of Sale Withdrawal WAWA 8005 LIMERICK PAUS		-9.20	1,179.68
07/02	Point Of Sale Withdrawal SP AFF MudMixe SAN FRANCISCOCAUS		-321.58	858.10
07/02	External Withdrawal CAPITAL ONE - MOBILE PMT		-500.00	358.10
07/02	Deposit Internet Transfer from xxx4425	250.00	000.00	608.10
07/02	Deposit Internet Transfer from xxx6654	500.00		1,108.10
07/02	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS	300.00	-6.25	1,101.85
07/02	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	991.85
07/03	Point Of Sale Withdrawal Hollywood Tans Kuglar RLimerick PAUS		-51.99	939.86
07/03	Point Of Sale Withdrawal PAYPAL *ELITEBODYLL 402-935-7733 NYUS		-139.95	799.91
07/03	External Withdrawal JDF WEB PAY JDF WEB PAY - JDF WEBPAY		-456.19	343.72
07/03	Deposit Internet Transfer from xxx6654	250.00		593.72
07/03	Point Of Sale Withdrawal VENMO *Stephanye Myle Visa Direct NYUS	200.00	-250.00	343.72
07/03	Deposit Internet Transfer from xxx4425	350.00		693.72
07/03	Point Of Sale Withdrawal VENMO *Avery C Visa Direct NYUS	000.00	-250.00	443.72
07/04	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-5.29	438.43
07/04	Point Of Sale Withdrawal LIMERICK DINER 610-4893500 PAUS		-21.72	416.71
07/06	Point Of Sale Withdrawal WINE AND SPIRITS 260 UPLAND SQUARE D POTTSTOWN PAUS		-55.10	361.61
07/06	Point Of Sale Withdrawal SP DRINK LMNT, INC. HTTPSCART.DRIFLUS		-47.70	313.91
07/06	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-6.78	307.13
07/06	Point Of Sale Withdrawal REDNERS MKTS #36 POTTSTOWN PAUS		-11.50	295.63
07/07	Point Of Sale Withdrawal WALTZ GOLF FARM LIMERICK PAUS		-10.00	285.63
07/07	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-31.80	253.83
07/07	Deposit Internet Transfer from xxx4425	200.00		453.83
07/07	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS	200.00	-77.96	375.87
07/07	Point Of Sale Withdrawal THE HOME DEPOT # POTTSTOWN PAUS		-25.07	350.80



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Post				
Date 07/08	Description Point Of Sale Withdrawal GOOGLE *YouTubePremium	Deposit	Withdrawal -14.83	Balance 335.97
	g.co/helppay#CAUS			
07/08	Point Of Sale Withdrawal BEAM TLC 617-676-0564 MAUS		-80.56	255.41
07/08	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE		-14.99	240.42
	LIMERICK PAUS			
07/08	Point Of Sale Withdrawal CVS/PHARMACY #00305 3051480 HIGH STREETPOTTSTOWN PAUS		-24.78	215.64
07/09	Deposit Internet Transfer from xxx7003	700.00		915.64
07/09	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-5.30	910.34
07/09	Point Of Sale Withdrawal RESIDENCE INN PHILADEL NORTH WALES PAUS		-97.90	812.44
07/09	Point Of Sale Withdrawal TURKEY HIL 3051 E HIGH ST POTTSTOWN PAUS		-50.15	762.29
07/10	Point Of Sale Withdrawal WVU ATHL DPT 304-293-3541 WVUS		-700.00	62.29
07/10	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-6.78	55.51
07/11	Point Of Sale Withdrawal CHICK-FIL-A #02923 POTTSTOWN PAUS		-11.06	44.45
07/11	Deposit Internet Transfer from xxx4425	300.00		344.45
07/11	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	234.45
07/12	Point Of Sale Withdrawal THE EPOCH TIMES 833-699-1888 NYUS		-7.99	226.46
07/14	Point Of Sale Withdrawal Experian* Credit Report479-3436237 CAUS		-26.49	199.97
07/14	Point Of Sale Withdrawal TURKEY HIL 3051 E HIGH ST POTTSTOWN PAUS		-85.48	114.49
07/15	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-8.40	106.09
07/15	Deposit Internet Transfer from xxx4425	300.00		406.09
07/16	Point Of Sale Withdrawal HALLER ENTERPRISES, LLC717-6251500 PAUS		-51.00	355.09
07/16	Point Of Sale Withdrawal Amazon Prime*RS9B854S1 Amzn.com/billWAUS		-15.89	339.20
07/16	Deposit Internet Transfer from xxx4425	1,000.00		1,339.20
07/17	Point Of Sale Withdrawal EAGLE POOL & SPA INC POTTSTOWN PAUS		-176.95	1,162.25
07/17	Point Of Sale Withdrawal CVS/PHARMACY #00305 3051480 HIGH STREETPOTTSTOWN PAUS		-22.28	1,139.97
07/18	Point Of Sale Withdrawal WAWA 8140 CHESTER SPRINPAUS		-3.17	1,136.80
07/18	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-12.39	1,124.41
07/19	Point Of Sale Withdrawal WEST-CHESTER PA PARKINGWEST CHESTER PAUS		-1.50	1,122.91
07/19	External Withdrawal MUTUAL BENEFIT 800-283-3531 - BILL PAY		-176.67	946.24
07/19	External Withdrawal CAPITAL ONE - MOBILE PMT		-200.00	746.24
07/19	External Withdrawal CAPITAL ONE - CRCARDPMT		-500.00	246.24
07/19	Point Of Sale Withdrawal ROSS STORE #2633 270 SCHUYLKILL RD. PHOENIXVILLE PAUS		-120.01	126.23
07/19	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	16.23
07/19	Point Of Sale Withdrawal AMAZON DIG* D01-370372 HTTPSWWW.LINKWAUS		-12.71	3.52



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Post Date	Description	Deposit	Withdrawal	Balance
07/20	Deposit Internet Transfer from xxx4425	500.00	withurawai	503.52
07/20	Point Of Sale Withdrawal THE HOME DEPOT #4132 295 ARMAND		-129.98	373.54
	HAMMER BLVD POTTSTOWN PAU			
07/20	Point Of Sale Withdrawal PARAMOUNT+ 888-274-5343 CAUS		-12.71	360.83
07/20	Point Of Sale Withdrawal PAYPAL *FANDANGO 2211 North First		-18.56	342.27
	StreetSan Jose CAUS			
07/20	Point Of Sale Withdrawal WAWA 295 POTTSTOWN PAUS		-9.08	333.19
07/21	Point Of Sale Withdrawal CHICK-FIL-A #02923 POTTSTOWN PAUS		-13.92	319.27
07/21	Point Of Sale Withdrawal AMC 4416 POTTSGROVE 12 STOWE PAUS		-27.92	291.35
07/21	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-3.98	287.37
07/21	Deposit Internet Transfer from xxx4425	550.00		837.37
07/21	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-2.86	834.51
07/22	Point Of Sale Withdrawal SP DRINK LMNT, INC.		-143.10	691.41
	HTTPSCART.DRIFLUS			
07/22	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-8.40	683.01
07/22	Point Of Sale Withdrawal PAYPAL *AMDB 4029357733 ONCA		-32.99	650.02
07/22	International Fee US Funds ATM/POS Foreign Trans Fee		-0.99	649.03
07/22	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS		-53.47	595.56
07/23	External Withdrawal CAPITAL ONE - MOBILE PMT		-500.00	95.56
07/23	Point Of Sale Withdrawal WAWA 8005 578 N. LEWIS ROAD LIMERICK PAUS		-36.34	59.22
07/24	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE LIMERICK PAUS		-20.96	38.26
07/24	Point Of Sale Withdrawal Hulu 877-8244858 CA HULU.COM/BILLCAUS		-8.47	29.79
07/25	Point Of Sale Withdrawal CHICK-FIL-A #02923 POTTSTOWN PAUS		-16.67	13.12
07/25	Deposit Internet Transfer from xxx4425	500.00	10.07	513.12
07/25	ATM Withdrawal PNC BANK 3051 E HIGH ST POTTSTOWN PAUS	300.00	-101.75	411.37
07/26	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-13.14	398.23
07/26	Deposit Internet Transfer from xxx4425	1,500.00		1,898.23
07/26	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS	1,500.00	-110.00	1,788.23
07/27	Point Of Sale Withdrawal WAWA 804 1500 HIGHT ST. POTTSTOWN PAUS		-32.95	1,755.28
07/27	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-4.23	1,751.05
07/27	Point Of Sale Withdrawal BIRDDOGS HTTPSCHECKOUTDEUS		-85.70	1,665.35
07/27	Point Of Sale Withdrawal AMAZON MKTPL*RV9GZ71F2 Amzn.com/billWAUS		-25.90	1,639.45
07/27	Deposit Internet Transfer from xxx7003	100.00		1,739.45
07/27	Point Of Sale Withdrawal THE HOME DEPOT # POTTSTOWN PAUS	100.00	-32.78	1,706.67
07/27	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helppay#CAUS		-6.35	1,700.32
07/27	Point Of Sale Withdrawal AMAZON MKTPL*RV18Q8CF1		-49.35	1,650.97
-	Amzn.com/billWAUS			.,000.01
07/27	Point Of Sale Withdrawal PAYPAL *AMDB 4029357733 ONCA		-29.70	1,621.27
07/27	International Fee US Funds ATM/POS Foreign Trans Fee		-0.89	1,620.38



STATEMENT DATE PAGE MEMBER NUMBER
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Post				
Date	Description	Deposit	Withdrawal	Balance
07/29	Point Of Sale Withdrawal REDNERS MKTS #36 POTTSTOWN	VN PAUS	-12.48	1,607.90
07/29	Point Of Sale Withdrawal CHICK-FIL-A #02923 POTTSTOW	/N PAUS	-14.35	1,593.55
07/29	Point Of Sale Withdrawal GOOGLE *Facebook 855-836-398	7 CAUS	-5.29	1,588.26
07/30	Point Of Sale Withdrawal GOOGLE *Intelius Inc 855-836-39 CAUS	87	-21.19	1,567.07
07/30	External Withdrawal Nelnet Loan Srv ECHECK Deposit - DE Pay	NVER	-1,500.00	67.07
07/30	Deposit Internet Transfer from xxx4425	321.58		388.65
07/30	Deposit Internet Transfer from xxx4425	456.19		844.84
07/30	Deposit Internet Transfer from xxx4425	500.00		1,344.84
07/30	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-8.70	1,336.14
07/30	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE LIMERICK PAUS		-83.69	1,252.45
07/30	Deposit Internet Transfer from xxx4425	250.00		1,502.45
07/31	Point Of Sale Withdrawal PETCO 1896 STOWE PAUS		-62.50	1,439.95
07/31	External Withdrawal JDF WEB PAY JDF WEB PAY - JDF W	EBPAY	-456.19	983.76
07/31	Point Of Sale Withdrawal PAYPAL *ELITEBODYLL 2211 No First Street8882211161 CAUS	orth	-139.95	843.81
07/31	Deposit Internet Transfer from xxx4425	355.00		1,198.81
07/31	Point Of Sale Withdrawal Dicks Sporting Goods Collegeville PAUS		-355.08	843.73
07/31	Point Of Sale Withdrawal PAYPAL *AMDB 4029357733 ON	CA	-274.00	569.73
07/31	International Fee US Funds ATM/POS Foreign Trans Fee		-8.22	561.51
		END	ING BALANCE:	\$561.51
Dividen	ds \$0.00	Total Overdraft Fees For Peri	od	\$0.00
Fees		Total Overdraft Fees YTD	\$	400.00
		Total Returned Item Fees For		\$0.00
		Total Returned Item Fees YTI	\$	250.00