



FRANKLIN MINT FEDERAL CREDIT UNION

The Credit Union of Choice!®

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

MICHAEL P CONNELLY
952 BRIAR LANE
POTTSTOWN, PA 19464

STATEMENT DATE

06/30/2024

PAGE

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MEMBER NUMBER

XXXXXXXX379

Annual Privacy Policy Notice

As a Franklin Mint Federal Credit Union member, your privacy and security always come first.

Annually, we provide you with our current privacy policy viewable online here:

fmfcu.org/privacy

Save money. Save time.
PAY BILLS DIGITALLY



ENROLL TODAY

fmfcu.org/billpay

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

STATEMENT SUMMARY

DEPOSIT ACCOUNTS		TOTAL BALANCE:	\$471.34
Description		APYE	Ending Balance
Ownership Share XXXXXXXX712			5.00
Super Saver XXXXXXXX720			0.01
Free Checking XXXXXXXX738			466.33
TOTAL DIVIDENDS YEAR TO DATE: \$0.09			

Ownership Share (XXXXXXXX712)

		BEGINNING BALANCE:	\$5.00
		ENDING BALANCE:	\$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 (XXXXXXXX720)

		BEGINNING BALANCE:		\$22.85
Post Date	Description	Deposit	Withdrawal	Balance
06/02	Overdraft Protection Withdraw		-22.85	0.00
06/02	Overdraft Transfer Fee		-3.00	-3.00
06/08	Deposit Internet Transfer from xxx6738	4.00		1.00
06/12	Overdraft Protection Withdraw		-1.00	0.00
06/12	Overdraft Transfer Fee		-3.00	-3.00
06/14	Deposit Internet Transfer from xxx6738	3.01		0.01
		ENDING BALANCE:		\$0.01



FOR MAIL TRANSACTIONS, PLEASE PROVIDE THE FOLLOWING INFORMATION:

Member Number _____

e-Mail Address _____

DEPOSITS

Account # _____ \$ _____

Account # _____ \$ _____

LOAN PAYMENTS

Account # _____ \$ _____

Account # _____ \$ _____

PLEASE CHANGE ADDRESS AS FOLLOWS

Street Address _____

State _____ Zip _____ Home Phone # () _____

Signature _____
Necessary to change address

PO Box _____ (must also provide physical address)

Apt # _____ City _____

Work Phone # () _____ Cell Phone # () _____

Date _____

Detach and mail to 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998

HOW TO BALANCE YOUR SHARE/DRAFT CHECKING ACCOUNT

IS YOUR CHECK BOOK BALANCE IN AGREEMENT WITH THE BALANCE SHOWN ON THIS STATEMENT? IF NOT, THIS SIMPLE FORM MAY HELP YOU BRING THEM INTO AGREEMENT.

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
	\$		\$
	\$		\$
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	\$		\$
	\$		\$

Enter total in #4

NOTE:
IF YOUR STATEMENT DOES NOT BALANCE, PLEASE CHECK TO BE SURE YOU HAVE ENTERED IN YOUR CHECK BOOK ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED IF THESE OCCURRED	YOU SHOULD HAVE SUBTRACTED IF THESE OCCURRED
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1. AUTOMATIC LOAN ADVANCES	1. SERVICE FEE CHARGES
2. CREDIT MEMOS	2. DEBIT MEMOS
3. DIVIDENDS CREDITED	3. CHECK ORDER CHARGES
4. PRE-AUTHORIZED DEPOSITS	4. ACH WITHDRAWALS
5. ATM DEPOSITS	5. ATM WITHDRAWALS

IN CASE OF QUESTIONS OR ERRORS ABOUT ELECTRONIC TRANSFERS
In case of errors or questions about your electronic transfers or if you think your statement or receipt is wrong or if you need more information about an ELECTRONIC transfer listed on the statement or receipt, call or write us at the telephone number or address listed on your statement. We must hear from you no later than 60 days 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.
- (2) 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 (60 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.

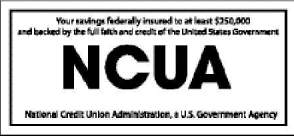
In Case of Errors or Inquiries About Your Bill If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate piece of paper at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998 as soon as possible. We must hear from you no later than 60 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 delinquent or take any action to collect the amount you question.

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 is 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 fmcu@fmcu.org or write us at 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998.

Revised 1/24/20



Beginning Date	06/01/2024	Total Overdraft Fees For Period	\$0.00
Ending Date	06/30/2024	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	\$0.90		
Dividends Earned YTD	\$0.09		
Fees	\$6.00		

Free Checking (XXXXXXXX738)					
				BEGINNING BALANCE:	\$235.96
Post Date	Description	Deposit	Withdrawal	Balance	
06/01	Deposit Internet Transfer from xxx4425	250.00		485.96	
06/02	Point Of Sale Withdrawal SP AFF MudMixe SAN FRANCISCOCAUS		-321.58	164.38	
06/02	Overdraft Privilege Fee SP AFF MudMixe SAN FRANCISCOCAUS		-25.00	139.38	
06/02	Point Of Sale Withdrawal NETFLIX COM LOS GATOS CAUS		-24.37	115.01	
06/02	Overdraft Privilege Fee NETFLIX COM LOS GATOS CAUS		-25.00	90.01	
06/02	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-12.72	77.29	
06/02	Point Of Sale Withdrawal BEST WESTERN PLUS EXEC POTTSTOWN PAUS		-104.50	-27.21	
06/02	Overdraft Protection Deposit	22.85		-4.36	
06/03	Deposit Internet Transfer from xxx4425	200.00		195.64	
06/03	Point Of Sale Withdrawal Hollywood Tans Kuglar RLimerick PAUS		-51.99	143.65	
06/03	Point Of Sale Withdrawal PAYPAL *ELITEBODYLL 402-935-7733 NYUS		-139.95	3.70	
06/06	Deposit Internet Transfer from xxx7003	500.00		503.70	
06/06	ATM Withdrawal PNC BANK 450 DELSEA DR MALAGA NJUS		-400.00	103.70	
06/06	ATM Withdrawal PNC BANK 450 DELSEA DR MALAGA NJUS		-100.00	3.70	
06/07	Deposit Internet Transfer from xxx4425	100.00		103.70	
06/08	Point Of Sale Withdrawal GOOGLE *YouTubePremium g.co/helppay#CAUS		-14.83	88.87	
06/08	Withdrawal Internet Transfer to xxx6720		-4.00	84.87	
06/08	Point Of Sale Withdrawal BEAM TLC 617-676-0564 MAUS		-80.56	4.31	
06/12	Point Of Sale Withdrawal THE EPOCH TIMES 833-699-1888 NYUS		-7.99	-3.68	
06/12	Overdraft Protection Deposit	1.00		-2.68	
06/12	Overdraft Privilege Fee THE EPOCH TIMES 833-699-1888 NYUS		-25.00	-27.68	
06/13	Point Of Sale Withdrawal FFNHELP.COM AFF 888-5758383 FLUS		-15.44	-43.12	
06/13	Overdraft Privilege Fee FFNHELP.COM AFF 888-5758383 FLUS		-25.00	-68.12	
06/13	Point Of Sale Withdrawal FFNHELP.COM AFF 8885758383 FLUS		-15.44	-83.56	
06/13	Overdraft Privilege Fee FFNHELP.COM AFF 8885758383 FLUS		-25.00	-108.56	
06/13	Deposit Internet Transfer from xxx4425	150.00		41.44	
06/14	Withdrawal Internet Transfer to xxx6720		-3.01	38.43	
06/14	Point Of Sale Withdrawal Experian* Credit Report479-3436237 CAUS		-26.49	11.94	
06/14	Deposit Internet Transfer from xxx4425	300.00		311.94	
06/14	Point Of Sale Withdrawal WAWA 804 1500 HIGHT ST. POTTSTOWN PAUS		-39.83	272.11	



Post Date	Description	Deposit	Withdrawal	Balance
06/15	Point Of Sale Withdrawal TST* AT THE TABLE BYOB WAYNE PAUS		-215.54	56.57
06/16	Point Of Sale Withdrawal Amazon Prime*C74518WY3 Amzn.com/billWAUS		-15.89	40.68
06/16	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-10.59	30.09
06/17	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-8.70	21.39
06/17	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-3.59	17.80
06/19	Deposit Internet Transfer from xxx4425	200.00		217.80
06/19	Deposit Internet Transfer from xxx6654	100.00		317.80
06/19	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-10.77	307.03
06/19	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE LIMERICK PAUS		-80.83	226.20
06/20	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-12.71	213.49
06/20	External Withdrawal MUTUAL BENEFIT 800-283-3531 - BILL PAY		-176.66	36.83
06/20	Point Of Sale Withdrawal PARAMOUNT+ 888-274-5343 CAUS		-12.71	24.12
06/20	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-6.78	17.34
06/24	Point Of Sale Withdrawal Hulu HULU 877-8244858 CA SANTA MONICA CAUS		-8.47	8.87
06/24	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-8.47	0.40
06/26	Point Of Sale Deposit Prime Video Channels amzn.com/billWAUS	8.18		8.58
06/27	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helpipay#CAUS		-6.35	2.23
06/27	Deposit Internet Transfer from xxx6654	250.00		252.23
06/27	Deposit Internet Transfer from xxx4425	500.00		752.23
06/28	External Withdrawal VENMO - REPAYMENT		-681.00	71.23
06/28	Deposit Internet Transfer from xxx4425	321.58		392.81
06/29	Point Of Sale Withdrawal GOOGLE *Facebook 855-836-3987 CAUS		-5.29	387.52
06/30	Point Of Sale Withdrawal GOOGLE *Intelius Backg 855-836-3987 CAUS		-21.19	366.33
06/30	Deposit Internet Transfer from xxx7003	100.00		466.33
ENDING BALANCE:				\$466.33
Dividends	\$0.00	Total Overdraft Fees For Period	\$125.00	
Fees	\$125.00	Total Overdraft Fees YTD	\$400.00	
		Total Returned Item Fees For Period	\$0.00	
		Total Returned Item Fees YTD	\$250.00	