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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	PAGE	MEMBER NUMBER
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**Home Equity FLEX
Line of Credit**

Providing flexibility to convert balances into fixed rate loans.

Renovate Your Home Consolidate Debt

Together, let's do this.
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\$100 FOR YOU, \$100 FOR THEM*
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TO ENROLL IN ONLINE STATEMENTS It's easy to make the switch. Watch the video: FMFCU.ORG/ENROLL

STATEMENT SUMMARY			
DEPOSIT ACCOUNTS		TOTAL BALANCE:	\$263.81
Description		APYE	Ending Balance
Ownership Share XXXXXXXX712			5.00
Super Saver XXXXXXXX720		1.32%	22.85
Free Checking XXXXXXXX738			235.96
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:	\$1.53
Post Date	Description	Deposit	Withdrawal
			Balance
05/06	Overdraft Protection Withdraw		-0.70
05/06	Overdraft Transfer Fee		-3.00
05/08	Deposit Internet Transfer from xxx6738	25.00	
05/31	Dividends	0.02	
		ENDING BALANCE:	\$22.85



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

1. AUTOMATIC LOAN ADVANCES
2. CREDIT MEMOS
3. DIVIDENDS CREDITED
4. PRE-AUTHORIZED DEPOSITS
5. ATM DEPOSITS

YOU SHOULD HAVE SUBTRACTED IF THESE OCCURRED

1. SERVICE FEE CHARGES
2. DEBIT MEMOS
3. CHECK ORDER CHARGES
4. ACH WITHDRAWALS
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 (30 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.

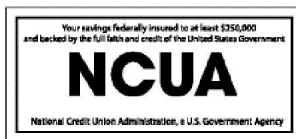
- (1) Your name and account number.
- (2) The dollar amount in question.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the error you are unsure about.

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.



Beginning Date	05/01/2024	Total Overdraft Fees For Period	\$0.00
Ending Date	05/31/2024	Total Overdraft Fees YTD	\$0.00
Annual Percentage Yield Earned	1.32%	Total Returned Item Fees For Period	\$0.00
Dividends	\$0.02	Total Returned Item Fees YTD	\$0.00
Average Daily Balance	\$17.92		
Dividends Earned YTD	\$0.09		
Fees	\$3.00		

Free Checking (XXXXXXXX738)					
				BEGINNING BALANCE:	\$468.30
Post Date	Description	Deposit	Withdrawal	Balance	
05/01	Deposit Internet Transfer from xxx6654	1,000.00		1,468.30	
05/01	Point Of Sale Withdrawal VENMO *Avery C Visa Direct NYUS		-500.00	968.30	
05/01	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-15.87	952.43	
05/02	Point Of Sale Withdrawal SP AFF MudMixe SAN FRANCISCOCAUS		-321.58	630.85	
05/02	Point Of Sale Withdrawal NETFLIX COM LOS GATOS CAUS		-24.37	606.48	
05/03	Point Of Sale Withdrawal Hollywood Tans Kuglar RLimerick PAUS		-51.99	554.49	
05/03	Point Of Sale Withdrawal WAWA 159 BLAKESLEE PAUS		-7.82	546.67	
05/03	Point Of Sale Withdrawal LOWE'S #1934 3207 RT 940 MOUNT POCONO PAUS		-112.28	434.39	
05/03	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-42.40	391.99	
05/04	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-5.29	386.70	
05/04	Point Of Sale Withdrawal PAYPAL *ELITEBODYLL 402-935-7733 NYUS		-139.95	246.75	
05/04	Point Of Sale Withdrawal WAWA 159 BLAKESLEE PAUS		-8.03	238.72	
05/04	Point Of Sale Withdrawal Pocono Pines Pizzer... Pocono Pines PAUS		-22.82	215.90	
05/04	Point Of Sale Withdrawal COURTYARD COLLEGEVILLE COLLEGEVILLE PAUS		-115.50	100.40	
05/05	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-7.95	92.45	
05/05	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-5.30	87.15	
05/05	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-10.60	76.55	
05/06	Point Of Sale Withdrawal PAYPAL *SEGPAYEU ADULT 35314369001 IE		-75.00	1.55	
05/06	International Fee US Funds ATM/POS Foreign Trans Fee		-2.25	-0.70	
05/06	Overdraft Protection Deposit	0.70		0.00	
05/07	Deposit Internet Transfer from xxx4425	200.00		200.00	
05/07	Deposit Internet Transfer from xxx4425	250.00		450.00	
05/07	Point Of Sale Withdrawal VENMO *Stephanye Myle Visa Direct NYUS		-250.00	200.00	
05/07	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279		-10.59	189.41	



Post Date	Description	Deposit	Withdrawal	Balance
	CAUS			
05/07	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279		-15.89	173.52
	CAUS			
05/08	Point Of Sale Withdrawal GOOGLE *YouTubePremium g.co/helppay#CAUS		-14.83	158.69
05/08	Withdrawal Internet Transfer to xxx6720		-25.00	133.69
05/08	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-12.90	120.79
05/09	Deposit Internet Transfer from xxx4425	250.00		370.79
05/09	Point Of Sale Withdrawal BEAM TLC 617-676-0564 MAUS		-80.56	290.23
05/09	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	180.23
05/09	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279		-5.30	174.93
	CAUS			
05/10	Point Of Sale Withdrawal Amazon.com*9E3M69693 Amzn.com/billWAUS		-100.00	74.93
05/11	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-6.14	68.79
05/12	Point Of Sale Withdrawal THE EPOCH TIMES 833-699-1888 NYUS		-7.99	60.80
05/12	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279		-3.98	56.82
	CAUS			
05/13	Deposit Internet Transfer from xxx4425	100.00		156.82
05/13	Point Of Sale Withdrawal FFNHELP.COM AFF 8885758383 FLUS		-6.18	150.64
05/13	Point Of Sale Withdrawal FFNHELP.COM AFF 888-5758383 FLUS		-101.67	48.97
05/13	Point Of Sale Withdrawal FFNHELP.COM 888-5758383 FLUS		-15.44	33.53
05/14	Point Of Sale Withdrawal FFNHELP.COM AFF 888-5758383 FLUS		-15.44	18.09
05/14	Deposit Internet Transfer from xxx6654	200.00		218.09
05/14	Deposit Internet Transfer from xxx4425	143.96		362.05
05/14	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	252.05
05/14	Point Of Sale Withdrawal Experian* Credit Report479-3436237		-26.49	225.56
	CAUS			
05/14	Deposit Internet Transfer from xxx6654	200.00		425.56
05/14	Point Of Sale Withdrawal GLF*BELLAVISTAGO 2901 FGILBERTSVILLEPAUS		-108.00	317.56
05/14	Point Of Sale Withdrawal SP FLOURANDSILK VANCOUVER BCCA		-143.96	173.60
05/14	International Fee US Funds ATM/POS Foreign Trans Fee		-4.32	169.28
05/15	Point Of Sale Withdrawal TST* THE MARKLEY GRILLEGilbertsvillePAUS		-20.00	149.28
05/15	Point Of Sale Withdrawal SignUp *USAT-Membership888-3851360 NJUS		-60.00	89.28
05/15	Point Of Sale Withdrawal SignUp *FrenchCreekTriF888-3851360 NJUS		-14.03	75.25
05/15	Point Of Sale Withdrawal TICKET REFUND PROGRAM HTTPSWWW.PROTAZUS		-5.25	70.00
05/16	Point Of Sale Withdrawal HALLER ENTERPRISES, LLC717-6251500 PAUS		-51.00	19.00
05/16	Point Of Sale Withdrawal Amazon Prime*3K6352U23 Amzn.com/billWAUS		-15.89	3.11
05/16	Deposit Internet Transfer from xxx4425	1,000.00		1,003.11



Post Date	Description	Deposit	Withdrawal	Balance
05/16	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-5.28	997.83
05/16	Deposit Internet Transfer from xxx6654	1,000.00		1,997.83
05/16	ATM Withdrawal PNC BANK 1535 E HIGH ST POTTSTOWN PAUS		-203.75	1,794.08
05/16	Point Of Sale Withdrawal TACO BELL 023375 GILBERTSVILLEPAUS		-13.54	1,780.54
05/17	Point Of Sale Withdrawal ADVANCE AUTO PARTS #586POTTSTOWN PAUS		-61.47	1,719.07
05/17	Deposit Internet Transfer from xxx4425	1,582.00		3,301.07
05/17	Point Of Sale Withdrawal WINE AND SPIRITS 260 UPLAND SQUARE D POTTSTOWN PAUS		-51.92	3,249.15
05/18	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-8.05	3,241.10
05/18	Point Of Sale Withdrawal WENDY'S 1931 1585 E HIGH ST POTTSTOWN PAUS		-11.65	3,229.45
05/19	Point Of Sale Withdrawal FOOD EXPRESS TOBYHANNA POCONO PINES PAUS		-69.64	3,159.81
05/19	Point Of Sale Withdrawal LOWE'S #1934 3207 RT 940 MOUNT POCONO PAUS		-78.38	3,081.43
05/19	Point Of Sale Withdrawal WAWA 8162 3190 ROUTE 940 MT. POCONO PAUS		-14.79	3,066.64
05/19	Point Of Sale Withdrawal WAWA 8178 PENNSBURG PAUS		-12.60	3,054.04
05/20	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-12.71	3,041.33
05/20	Point Of Sale Withdrawal DUNKIN #357324 POCONO PINES PAUS		-13.36	3,027.97
05/20	External Withdrawal Nelnet Loan Srv ECHECK Deposit - DENVER Pay		-1,582.90	1,445.07
05/20	External Withdrawal CAPITAL ONE - CRCARDPMT		-500.00	945.07
05/20	Point Of Sale Withdrawal PARAMOUNT+ 888-274-5343 CAUS		-12.71	932.36
05/21	External Withdrawal MUTUAL BENEFIT 800-283-3531 - BILL PAY		-176.67	755.69
05/21	Point Of Sale Withdrawal CVS/PHARMACY #0235 2350--Bridge Road & SkSkiipack PAUS		-15.76	739.93
05/21	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	629.93
05/21	Deposit Internet Transfer from xxx6654	150.00		779.93
05/21	Deposit Internet Transfer from xxx4425	150.00		929.93
05/21	ATM Withdrawal PNC BANK 10 MAPLEWOOD DR DOUGLASSVILLEPAI		-300.00	629.93
05/22	Point Of Sale Withdrawal BLACKWOOD GOLF COURSE DOUGLASSVILLEPAUS		-60.00	569.93
05/22	Point Of Sale Withdrawal EAGLE POOL & SPA INC POTTSTOWN PAUS		-279.27	290.66
05/22	Point Of Sale Withdrawal KUNGFU SUSHI LLC HATFIELD PAUS		-28.78	261.88
05/22	Point Of Sale Withdrawal WAWA 8019 COLLEGEVILLE PAUS		-8.88	253.00
05/22	Point Of Sale Withdrawal WAWA 8019 1860 S. COLLEGEVILLE ROCOLLEGEVILLE PAUS		-90.05	162.95
05/23	Deposit Internet Transfer from xxx4425	250.00		412.95
05/23	Point Of Sale Withdrawal VENMO *Avery C Visa Direct NYUS		-250.00	162.95
05/24	Point Of Sale Withdrawal Hulu HULU 877-8244858 CA SANTA MONICA CAUS		-8.47	154.48
05/24	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-13.55	140.93
05/24	Deposit Internet Transfer from xxx4425	500.00		640.93



Post Date	Description	Deposit	Withdrawal	Balance
05/24	Point Of Sale Withdrawal WAWA 159 296 ROUTE 940 BLAKESLEE PAUS		-17.14	623.79
05/25	Point Of Sale Withdrawal WAWA 8162 3190 ROUTE 940 MT. POCONO PAUS		-23.15	600.64
05/25	Point Of Sale Withdrawal LOWE'S #1934 3207 RT 940 MOUNT POCONO PAUS		-37.51	563.13
05/26	Point Of Sale Withdrawal RESIDENCE INN BY MARRI COLLEGEVILLE PAUS		-158.40	404.73
05/26	Point Of Sale Withdrawal GROUPGOLFER LLC 888-889-8505 MIUS		-88.00	316.73
05/26	Point Of Sale Withdrawal WAWA 159 BLAKESLEE PAUS		-12.47	304.26
05/26	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-8.26	296.00
05/26	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-6.35	289.65
05/27	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helpipay#CAUS		-6.35	283.30
05/27	Point Of Sale Withdrawal WAWA 8162 MT. POCONO PAUS		-5.24	278.06
05/27	Point Of Sale Withdrawal LOWE'S #1934 MOUNT POCONO PAUS		-6.03	272.03
05/27	Point Of Sale Withdrawal LOWE'S #1934 3207 RT 940 MOUNT POCONO PAUS		-68.37	203.66
05/27	Point Of Sale Withdrawal LOWE'S #1934 3207 RT 940 MOUNT POCONO PAUS		-17.66	186.00
05/27	Point Of Sale Withdrawal AMZN Mktp US*JG20K3V53 Amzn.com/billWAUS		-25.90	160.10
05/27	Point Of Sale Withdrawal WAWA 159 296 ROUTE 940 BLAKESLEE PAUS		-17.88	142.22
05/28	Deposit Internet Transfer from xxx4425	500.00		642.22
05/28	Point Of Sale Withdrawal VENMO *Stephanye Myle Visa Direct NYUS		-250.00	392.22
05/28	Point Of Sale Withdrawal VENMO *Avery C Visa Direct NYUS		-250.00	142.22
05/28	Point Of Sale Withdrawal TACO BELL 037836 MOUNT POCONO PAUS		-10.26	131.96
05/28	Deposit Internet Transfer from xxx6654	100.00		231.96
05/28	Point Of Sale Withdrawal WAWA 8005 LIMERICK PAUS		-6.35	225.61
05/29	Point Of Sale Withdrawal luspsh.com 18009614582 IE		-39.99	185.62
05/29	International Fee US Funds ATM/POS Foreign Trans Fee		-1.20	184.42
05/29	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-5.61	178.81
05/29	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	68.81
05/29	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-7.41	61.40
05/29	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-12.72	48.68
05/29	Point Of Sale Withdrawal CCBill.com *OnlyFans 888-5969279 CAUS		-12.72	35.96
05/30	Deposit Internet Transfer from xxx6654	200.00		235.96
			ENDING BALANCE:	\$235.96



STATEMENT DATE	PAGE	MEMBER NUMBER
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Dividends	\$0.00	Total Overdraft Fees For Period	\$0.00
Fees	\$0.00	Total Overdraft Fees YTD	\$275.00
		Total Returned Item Fees For Period	\$0.00
		Total Returned Item Fees YTD	\$250.00