

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** 10/31/2024 1 of 5 XXXXXXX379





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STATEMENT SUMMARY		
DEPOSIT ACCOUNTS	TOTAL BALANCE:	\$437.11
Description	APYE	Ending Balance
Ownership Share XXXXXXX712		5.00
Super Saver XXXXXXX720	1.02%	147.04
Free Checking XXXXXXX738		285.07
TOTAL DIVIDENDS YEAR TO DATE: \$0.16		

Ownership Share (XX	(XXXXX712)			
		BEGINNING BALANG	E:	\$5.00
		ENDING BALANC	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	

Sup	er Saver (XXXXXXX720)			
		BEGINN	ING BALANCE:	\$17.01
Post				
Date	Description	Deposit	Withdrawal	Balance
10/10	Deposit Internet Transfer from xxx6738	50.00		67.01
10/12	Overdraft Protection Withdraw		-35.68	31.33
10/12	Overdraft Transfer Fee		-3.00	28.33
10/12	Overdraft Protection Withdraw		-28.33	0.00
10/12	Overdraft Transfer Fee		-3.00	-3.00
10/17	Deposit Internet Transfer from xxx6738	50.00		47.00
10/24	Deposit Internet Transfer from xxx6738	50.00		97.00
10/31	Deposit Internet Transfer from xxx6738	50.00		147.00
10/31	Dividends	0.04		147.04

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 CHANGI	E ADDRESS AS FOLLO	ws	PO Box	(must also provide physical address)
reet Address _			Apt # City	
ateZi	P Home Ph	one # <u>()</u>	Work Phone # ()	Cell Phone # ()
gnature			_ Date	
Nece	ssary to change address			
	Det	ach and mail to 5 Hillman Driv	ve, Suite 100, Chadds Ford, PA 193	17-9998
YOUR CHECK BOOK BAI		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 YOU SHOULD HAVE ADDED IF THESE YI	

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.



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		ENDING BALANCE	: \$147.04
Beginning Date	10/01/2024	Total Overdraft Fees For Period	\$0.00
Ending Date	10/31/2024	Total Overdraft Fees YTD	\$0.00
Annual Percentage Yield Earned	1.02%	Total Returned Item Fees For Period	\$0.00
Dividends	\$0.04	Total Returned Item Fees YTD	\$0.00
Average Daily Balance	\$46.52		
Dividends Earned YTD	\$0.16		
Fees	\$6.00		

	e Checking (XXXXXXX738)	REGINN	ING BALANCE:	\$-46.38
Post		DEGINIA	ING BALANCE.	φ-40.30
Date	Description	Deposit	Withdrawal	Balance
10/01	Deposit Internet Transfer from xxx4425	250.00		203.62
10/01	Deposit Internet Transfer from xxx4425	100.00		303.62
10/01	Deposit MM	321.00		624.62
10/01	Deposit Internet Transfer from xxx4425	200.00		824.62
10/02	Point Of Sale Withdrawal GOOGLE*FACEBOOK G.CO/HELPPAY#CAUS		-5.29	819.33
10/02	Point Of Sale Withdrawal GOOGLE*YOUTUBE G.CO/HELPPAY#CAUS		-6.35	812.98
10/02	Point Of Sale Withdrawal BOOKING.COM 147-036-3250 NYUS		-126.20	686.78
10/02	Point Of Sale Withdrawal SP AFF MUDMIXE SAN FRANCISCOCAUS		-321.58	365.20
10/02	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helppay#CAUS		-89.02	276.18
10/03	Point Of Sale Withdrawal TOVALA* TOVALA FOR OCT		-62.95	213.23
	HTTPSTOVALA.CILUS			
10/03	Point Of Sale Withdrawal NETFLIX.COM NETFLIX.COM CAUS		-24.37	188.86
10/03	Point Of Sale Withdrawal BEAM TLC 617-676-0564 MAUS		-80.56	108.30
10/04	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-89.00	19.30
10/04	Deposit Internet Transfer from xxx4425	250.00		269.30
10/05	Point Of Sale Withdrawal GOOGLE *Match Dating A		-42.39	226.91
	855-836-3987 CAUS			
10/06	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	57.91
10/06	Point Of Sale Withdrawal GOOGLE *Ourtime Date M		-15.89	42.02
	855-836-3987 CAUS			
10/06	Deposit Internet Transfer from xxx4425	150.00		192.02
10/07	Point Of Sale Withdrawal PM *OurTime.com 833-2238874 TXUS		-33.55	158.47
10/08	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-6.03	152.44
10/08	Deposit Internet Transfer from xxx4425	100.00		252.44
10/08	Deposit Internet Transfer from xxx6654	500.00		752.44
10/08	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helppay#CAUS		-111.03	641.41
10/09	Point Of Sale Withdrawal JC AUTO SERVICES LIMERICK PAUS		-260.29	381.12
10/09	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE		-16.03	365.09
	LIMERICK PAUS			
10/10	Point Of Sale Withdrawal TOVALA* TOVALA FOR OCT		-79.92	285.17
	HTTPSTOVALA.CILUS			
10/10	Withdrawal Internet Transfer to xxx6720		-50.00	235.17
10/11	Deposit Internet Transfer from xxx4425	150.00		385.17
10/11	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS	100.00	-308.00	77.17
10/12	Point Of Sale Withdrawal WAYBACK BURGERS ROYERSFORD PAUS		-26.10	51.07
10/12	Point Of Sale Withdrawal SP BYLT BASICS HTTPSCHECKOUTCAUS		-86.75	-35.68
10/12	Tome of Gale Wallard of Bill Brolog III II Golleghoof OAGG		00.70	55.00



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Post				
Date 10/12	Description Overdraft Protection Deposit	Deposit 35.68	Withdrawal	Balance 0.00
10/12	Point Of Sale Withdrawal TURKEY HIL 3051 E HIGH ST POTTSTOWN PAUS		-28.33	-28.33
10/12	Overdraft Protection Deposit	28.33		0.00
10/12	Deposit Internet Transfer from xxx4425	500.00		500.00
10/14	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-89.00	411.00
10/14	International Fee US Funds ATM/POS Foreign Trans Fee		-2.67	408.33
10/14	Point Of Sale Withdrawal NORMANDY FARM 215-6168500 PAUS		-284.50	123.83
10/15	External Withdrawal VENMO - PAYMENT		-115.00	8.83
10/15	External Withdrawal VENMO - REPAYMENT		-105.00	-96.17
10/15	Insufficient Funds Charge External Withdrawal (Paid)VENMO - REPAYMENT Overdraft Privilege		-25.00	-121.17
10/17	Deposit Internet Transfer from xxx4425	500.00		378.83
10/17	Point Of Sale Withdrawal TOVALA* TOVALA FOR OCT	000.00	-69.94	308.89
	HTTPSTOVALA.CILUS			
10/17	Withdrawal Internet Transfer to xxx6720		-50.00	258.89
10/17	Deposit Internet Transfer from xxx4425	500.00		758.89
10/17	Deposit Internet Transfer from xxx4425	400.00		1,158.89
10/18	Point Of Sale Withdrawal JC AUTO SERVICES LIMERICK PAUS	100.00	-546.37	612.52
10/18	Point Of Sale Withdrawal SP EVERYDAYDOSE HTTPSWWW.EVERTXU		-25.30	587.22
10/18	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	418.22
10/18	International Fee US Funds ATM/POS Foreign Trans Fee		-5.07	413.15
10/18	Point Of Sale Withdrawal WAWA 143 SKIPPACK PAUS		-28.22	384.93
10/18	Deposit Internet Transfer from xxx4425	333.00		717.93
10/18	Deposit Internet Transfer from xxx6654	150.00		867.93
10/18	Point Of Sale Withdrawal WEGMANS # 43 600 COMMERCE DR	100.00	-32.00	835.93
	COLLEGEVILLE PAUS			
10/18	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	725.93
10/18	Point Of Sale Withdrawal 7-ELEVEN 1057 W High St Stowe PAUS		-2.19	723.74
10/19	Point Of Sale Withdrawal DUCK DONUTS #99 COLLEGECOLLEGEVILLE PAUS		-13.00	710.74
10/19	Point Of Sale Withdrawal DUCK DONUTS #99 COLLEGECOLLEGEVILLE PAUS		-6.00	704.74
10/19	Point Of Sale Withdrawal RED ROBIN - COLLEGEVILLCOLLEGEVILLE PAUS		-53.02	651.72
10/19	Point Of Sale Withdrawal TACO BELL 036257 DOUGLASVILLE PAUS		-13.34	638.38
10/19	Point Of Sale Withdrawal BLACKJAX AMERICAN PUB BIRDSBORO PAUS		-27.50	610.88
10/19	Point Of Sale Withdrawal SQ *8048 MORGANTOWN WVUS		-112.35	498.53
10/20	Point Of Sale Withdrawal SQ *NUTTY CS MORGANTOWN WVUS		-7.69	490.84
10/20	Point Of Sale Withdrawal TACO BELL 040031 MORGANTOWN WVUS		-19.00	471.84
10/20	Point Of Sale Withdrawal HOTEL M & CONFERENCE C MORGANTOWN WVUS		-141.12	330.72
10/20	Point Of Sale Withdrawal Roku for WarnerMedia Gl816-2728107 DEUS		-18.01	312.71
10/20	Point Of Sale Withdrawal The Roku Channel 816-2728107 DEUS		-21.12	291.59



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Post Date	Description	Deposit	Withdrawal	Balance
10/20	Deposit Internet Transfer from xxx6654	200.00	· · · · · · · · · · · · · · · · · · ·	491.59
10/21	Point Of Sale Withdrawal GOOGLE *Match Dating A g.co/helppay#CAUS		-42.39	449.20
10/21			90.00	260.20
10/21	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-89.00	360.20
10/21	International Fee US Funds ATM/POS Foreign Trans Fee		-2.67	357.53
10/21	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	188.53
10/21	International Fee US Funds ATM/POS Foreign Trans Fee		-5.07	183.46
10/21	Point Of Sale Withdrawal PM *OurTime.com 833-2238874 TXUS		-33.55	149.91
10/21	External Withdrawal MUTUAL BENEFIT 800-283-3531 - BILL PAY		-107.66	42.25
10/21	External Withdrawal CAPITAL ONE - CRCARDPMT		-500.00	-457.75
10/21	Insufficient Funds Charge External Withdrawal (Paid)CAPITAL ONE - CRCARDPMT Overdraft Privilege		-25.00	-482.75
10/21	Deposit Internet Transfer from xxx4425	500.00		17.25
10/21	Deposit Internet Transfer from xxx6654	500.00		517.25
10/22	Point Of Sale Withdrawal WVU CONCESSIONS MORGANTOWN WVUS		-14.00	503.25
10/22	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-12.27	490.98
10/23	Point Of Sale Withdrawal FOXS LAWN MAINTENANCE BARTO PAUS		-330.00	160.98
10/24	Point Of Sale Withdrawal TOVALA* TOVALA FOR OCT HTTPSTOVALA.CILUS		-62.95	98.03
10/24	Point Of Sale Withdrawal Hulu HLU*HULUPLUS SANTA MONICA CAUS		-10.59	87.44
10/24	Withdrawal Internet Transfer to xxx6720		-50.00	37.44
10/24	Deposit Internet Transfer from xxx4425	100.00		137.44
10/24	Point Of Sale Withdrawal TURKEY HIL 3051 E HIGH ST POTTSTOWN PAUS	100.00	-72.08	65.36
10/24	Point Of Sale Withdrawal WAWA 146 POTTSTOWN PAUS		-12.49	52.87
10/24	Point Of Sale Withdrawal SPOTIFY 877-778-1161 NYUS		-12.71	40.16
10/25	Deposit Internet Transfer from xxx4425	200.00		240.16
10/25	Deposit Internet Transfer from xxx4425	200.00		440.16
10/25	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS	200.00	-43.99	396.17
10/25	Point Of Sale Withdrawal SP PUNKCASE.COM HTTPSWWW.PUNKNYU		-80.16	316.01
10/26	Point Of Sale Withdrawal BUFFALO WILD WNGS 0506		-42.85	273.16
	COLLEGEVILLE PAUS			
10/26	Point Of Sale Withdrawal TST*MARZELLAS PIZZA Collegeville PAUS		-30.15	243.01
10/27	Point Of Sale Withdrawal WAWA 281 ZIEGLERVILLE PAUS		-10.69	232.32
10/27	Point Of Sale Withdrawal KIWI YOGURT - POTTSTOWN484-5248830 PAUS		-10.32	222.00
10/28	Point Of Sale Withdrawal GOOGLE *Strava Run Bik g.co/helppay#CAUS		-84.79	137.21
10/28	Point Of Sale Withdrawal GOOGLE *Match Dating A g.co/helppay#CAUS		-42.39	94.82
10/28	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIKE LIMERICK PAUS		-18.24	76.58
10/28	Deposit Internet Transfer from xxx6654	250.00		326.58
10/29	External Withdrawal VENMO - PAYMENT	_50.00	-200.00	126.58



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Post Date	Description	Depo	sit Withdrawal	Balance
10/29	Point Of Sale Withdrawal GOOGLE *Facebook 855-836-3	987 CAUS	-5.29	121.29
10/29	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIK LIMERICK PAUS	(E	-17.25	104.04
10/30	Point Of Sale Withdrawal GOOGLE *Intelius Inc 855-836-3	3987	-21.19	82.85
10/30	Deposit Internet Transfer from xxx6654	100	.00	182.85
10/30	Point Of Sale Withdrawal WAWA 8038 451 W. RIDGE PIK LIMERICK PAUS	(E	-73.53	109.32
10/31	Deposit Internet Transfer from xxx4425	321.	.58	430.90
10/31	Point Of Sale Withdrawal TOVALA* TOVALA FOR NOV HTTPSTOVALA.CILUS		-75.93	354.97
10/31	Point Of Sale Withdrawal FAJITAS MEXICAN KITCHENLI PAUS	IMERICK	-19.90	335.07
10/31	Withdrawal Internet Transfer to xxx6720		-50.00	285.07
			ENDING BALANCE:	\$285.07
Dividen Fees	ds \$0.00 \$50.00	Total Overdraft Fees For Total Overdraft Fees YTD Total Returned Item Fees Total Returned Item Fees	For Period	\$50.00 \$550.00 \$0.00 \$275.00