



**FRANKLIN MINT
FEDERAL CREDIT UNION**

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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
09/30/2024	1 of 4	XXXXXXXX379

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STATEMENT SUMMARY			
DEPOSIT ACCOUNTS		TOTAL BALANCE:	\$-24.37
Description		APYE	Ending Balance
Ownership Share XXXXXXXX712			5.00
Super Saver XXXXXXXX720		0.71%	17.01
Free Checking XXXXXXXX738			-46.38
TOTAL DIVIDENDS YEAR TO DATE: \$0.12			

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:		\$22.02
Post Date	Description	Deposit	Withdrawal	Balance
09/09	Overdraft Protection Withdraw		-22.02	0.00
09/09	Overdraft Transfer Fee		-3.00	-3.00
09/11	Deposit Internet Transfer from xxx6738	20.00		17.00
09/30	Dividends	0.01		17.01
		ENDING BALANCE:		\$17.01



FOR MAIL TRANSACTIONS, PLEASE PROVIDE THE FOLLOWING INFORMATION:

Member Number _____

e-Mail Address _____

DEPOSITS

LOAN PAYMENTS

Account # _____ \$ _____

Account # _____ \$ _____

Account # _____ \$ _____

Account # _____ \$ _____

PLEASE CHANGE ADDRESS AS FOLLOWS

Street Address _____

PO Box _____ (must also provide physical address)

State _____ Zip _____ Home Phone # () _____

Apt # _____ City _____

Signature _____

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

Date _____

Necessary to change address

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.

Table with 2 columns: Description, Amount. Rows include ending balance, deposits, total of lines 1 and 2, checks, and final balance.

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.

- (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 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.

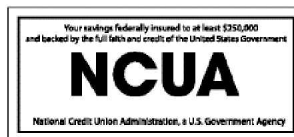
If you have authorized us to pay your OPEN-END Account automatically from your account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

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.

Large table for recording check transactions with columns for CHECK #, AMOUNT, CHECK #, AMOUNT.

Enter total in #4



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.

Beginning Date	09/01/2024	Total Overdraft Fees For Period	\$0.00
Ending Date	09/30/2024	Total Overdraft Fees YTD	\$0.00
Annual Percentage Yield Earned	0.71%	Total Returned Item Fees For Period	\$0.00
Dividends	\$0.01	Total Returned Item Fees YTD	\$0.00
Average Daily Balance	\$17.21		
Dividends Earned YTD	\$0.12		
Fees	\$3.00		

Free Checking (XXXXXXXX738)					
				BEGINNING BALANCE:	\$277.54
Post Date	Description	Deposit	Withdrawal	Balance	
09/01	Point Of Sale Withdrawal SHEETZ 0635 STATE COLLEGEPAUS		-6.35	271.19	
09/01	Point Of Sale Withdrawal ROYAL FARMS 132 1780 SUMNEYTOWN PIK KULPSVILLE PAUS		-27.60	243.59	
09/01	Point Of Sale Withdrawal FINS, FEATHERS, HARLEYSVILLE PAUS		-51.62	191.97	
09/01	Point Of Sale Withdrawal WAL-MART #2236 Wal-Mart Store HARLEYSVILLE PAUS		-8.61	183.36	
09/01	Deposit Internet Transfer from xxx4425	750.00		933.36	
09/01	Deposit Internet Transfer from xxx7003	200.00		1,133.36	
09/02	Point Of Sale Withdrawal NETFLIX COM LOS GATOS CAUS		-24.37	1,108.99	
09/02	Point Of Sale Withdrawal SP AFF MUDMIXE SAN FRANCISCOCAUS		-321.58	787.41	
09/02	Deposit Internet Transfer from xxx4425	322.00		1,109.41	
09/03	Point Of Sale Withdrawal Hollywood Tans Kuglar RLimerick PAUS		-51.99	1,057.42	
09/03	External Withdrawal VENMO - PAYMENT		-250.00	807.42	
09/03	Point Of Sale Withdrawal GOOGLE *Google One 855-836-3987 CAUS		-3.17	804.25	
09/04	Point Of Sale Withdrawal Prime Video Channels amzn.com/billWAUS		-5.29	798.96	
09/04	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	629.96	
09/04	International Fee US Funds ATM/POS Foreign Trans Fee		-5.07	624.89	
09/04	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-89.00	535.89	
09/04	International Fee US Funds ATM/POS Foreign Trans Fee		-2.67	533.22	
09/04	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	364.22	
09/04	International Fee US Funds ATM/POS Foreign Trans Fee		-5.07	359.15	
09/05	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS		-50.82	308.33	
09/06	Point Of Sale Withdrawal GOOGLE *Plenty of Fish g.co/helppay#CAUS		-31.79	276.54	
09/06	Point Of Sale Withdrawal BEAM TLC 617-676-0564 MAUS		-80.56	195.98	
09/06	Point Of Sale Withdrawal REDNERS MKTS #36 POTTSTOWN PAUS		-15.37	180.61	
09/07	Point Of Sale Withdrawal GOOGLE *Plenty of Fish 855-836-3987 CAUS		-15.89	164.72	
09/07	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	54.72	
09/07	Deposit Internet Transfer from xxx6654	170.00		224.72	
09/08	Point Of Sale Withdrawal GOOGLE *YouTubePremium g.co/helppay#CAUS		-14.83	209.89	
09/08	Deposit Internet Transfer from xxx6654	100.00		309.89	



Post Date	Description	Deposit	Withdrawal	Balance
09/08	Point Of Sale Withdrawal GOOGLE *YouTube g.co/helpPAY#CAUS		-111.03	198.86
09/09	Point Of Sale Withdrawal RANDPAULREVIEW HTTPSRANDPAULWAUS		-8.00	190.86
09/09	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	21.86
09/09	International Fee US Funds ATM/POS Foreign Trans Fee		-5.07	16.79
09/09	Point Of Sale Withdrawal GOOGLE *Match Dating A 855-836-3987 CAUS		-42.39	-25.60
09/09	Overdraft Protection Deposit	22.02		-3.58
09/10	Descriptive Deposit Mobile Deposit	113.01		109.43
09/11	Withdrawal Internet Transfer to xxx6720		-20.00	89.43
09/12	Point Of Sale Withdrawal THE EPOCH TIMES 833-699-1888 NYUS		-7.99	81.44
09/12	Deposit Internet Transfer from xxx6654	100.00		181.44
09/12	Point Of Sale Withdrawal Limerick 550 North Lewis Roa Royersford PAUS		-49.97	131.47
09/12	Point Of Sale Withdrawal WAWA 258 3380 SCHUYLKILL ROAD SPRING CITY PAUS		-16.47	115.00
09/14	Deposit Internet Transfer from xxx4425	110.00		225.00
09/14	Point Of Sale Withdrawal AMC 9640 ONLINE 888-440-4262 KSUS		-29.98	195.02
09/14	Point Of Sale Withdrawal Experian* Credit Report479-3436237 CAUS		-26.49	168.53
09/14	Deposit Internet Transfer from xxx7003	100.00		268.53
09/14	Point Of Sale Withdrawal REDNERS MKTS #36 POTTSTOWN PAUS		-45.39	223.14
09/14	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	113.14
09/15	Point Of Sale Withdrawal IYZICO*DISPLAYMARKETI.CISTANBUL TR		-4.14	109.00
09/15	International Fee NonUS Funds ATM/POS Foreign Trans Fee		-0.12	108.88
09/16	Point Of Sale Withdrawal HALLER ENTERPRISES, LLC717-6251500 PAUS		-51.00	57.88
09/16	Point Of Sale Withdrawal Amazon Prime*XW34C1UL3 Amzn.com/billWAUS		-15.89	41.99
09/17	Point Of Sale Withdrawal Roku for WarnerMedia GI816-2728107 DEUS		-18.01	23.98
09/17	Point Of Sale Withdrawal The Roku Channel 816-2728107 DEUS		-22.50	1.48
09/17	Deposit Internet Transfer from xxx4425	500.00		501.48
09/18	Deposit Internet Transfer from xxx6654	1,000.00		1,501.48
09/18	Deposit Internet Transfer from xxx4425	1,000.00		2,501.48
09/19	External Withdrawal MUTUAL BENEFIT 800-283-3531 - BILL PAY		-107.67	2,393.81
09/19	External Withdrawal CAPITAL ONE - CRCARDPMT		-500.00	1,893.81
09/19	External Withdrawal JDF WEB PAY JDF WEB PAY - JDF WEBPAY		-466.19	1,427.62
09/19	Point Of Sale Withdrawal WENDY'S 11807 1260 BETHLEHEM PIKE HATFIELD PAUS		-12.60	1,415.02
09/19	Point Of Sale Withdrawal TOVALA* TOVALA FOR SEP HTTPSTOVALA.CILUS		-68.93	1,346.09
09/20	Point Of Sale Withdrawal CVS/PHARMACY # 305--1480 HIGH ST POTTSTOWN PAUS		-28.48	1,317.61
09/20	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	1,207.61
09/21	Point Of Sale Withdrawal SegPayEU.com*SB 866-450-4000 CY		-169.00	1,038.61
09/21	Point Of Sale Withdrawal WAWA 8040 POTTSTOWN PAUS		-6.34	1,032.27



Post Date	Description	Deposit	Withdrawal	Balance
09/22	ATM Withdrawal UTOPIA GENTLEMEN 395 BEN FRANKLIN HW DOUGLASSVILLEPAUS		-550.00	482.27
09/22	Point Of Sale Withdrawal PEPPE'S PIZZA & GRILL GILBERTSVILLEPAUS		-48.48	433.79
09/23	Point Of Sale Withdrawal CHICK-FIL-A #02923 POTTSTOWN PAUS		-13.50	420.29
09/23	Point Of Sale Withdrawal PM *OurTime.com 833-2238874 TXUS		-33.55	386.74
09/23	Point Of Sale Withdrawal GOOGLE *Ourtime Date M 855-836-3987 CAUS		-21.19	365.55
09/24	Point Of Sale Withdrawal Hulu HULU 877-8244858 CA SANTA MONICA CAUS		-8.47	357.08
09/24	Point Of Sale Withdrawal WAWA 804 1500 HIGHT ST. POTTSTOWN PAUS		-50.17	306.91
09/24	Point Of Sale Withdrawal Spotify USA 877-7781161 NYUS		-12.71	294.20
09/25	Deposit Internet Transfer from xxx4425	250.00		544.20
09/25	Point Of Sale Withdrawal WAWA 8038 LIMERICK PAUS		-11.64	532.56
09/26	Point Of Sale Withdrawal TOVALA* TOVALA FOR OCT HTTPSTOVALA.CILUS		-65.94	466.62
09/26	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS		-11.98	454.64
09/27	Point Of Sale Withdrawal ROYAL FARMS #234 207 E. MAIN ST COLLEGEVILLE PAUS		-36.70	417.94
09/27	Point Of Sale Withdrawal SQ *OMNIQI, LLC COLLEGEVILLE PAUS		-110.00	307.94
09/28	Deposit Internet Transfer from xxx4425	200.00		507.94
09/28	Point Of Sale Withdrawal MED*READING HOSPITAL 866-333-5820 PAUS		-200.00	307.94
09/28	Point Of Sale Withdrawal LANDIS SUPERMARKET SANAPOTTSTOWN PAUS		-57.94	250.00
09/28	Point Of Sale Withdrawal BUFFALO WILD WNGS 0506 COLLEGEVILLE PAUS		-44.99	205.01
09/30	Point Of Sale Withdrawal GOOGLE *Match Dating A g.co/helppay#CAUS		-42.39	162.62
09/30	External Withdrawal VENMO - PAYMENT		-184.00	-21.38
09/30	Insufficient Funds Charge External Withdrawal (Paid)VENMO - PAYMENT Overdraft Privilege		-25.00	-46.38
ENDING BALANCE:				\$-46.38
Dividends	\$0.00	Total Overdraft Fees For Period	\$25.00	
Fees	\$25.00	Total Overdraft Fees YTD	\$500.00	
		Total Returned Item Fees For Period	\$0.00	
		Total Returned Item Fees YTD	\$275.00	