



P.O. Box 566 • Sheffield, AL 35660
256-383-9204 • 800-239-6033 • www.listerhill.com



123672-01B**062768
JOHN G HERNANDEZ
318 N JAMES M CAMPBELL BLVD
COLUMBIA TN 38401-2610



with every purchase!

listerhill.com/signature

Member Service 800-239-6033 support@listerhill.com	Member 0808022871
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Statement Period: 01/01/2024 - 01/31/2024

Account Summary

Deposit Accounts	Previous Balance	Deposits	Withdrawals	Ending Balance
SHARE SAVINGS - 0000	138.78	0.00	0.00	138.78
EVERYDAY CHECKING - 0001	1,500.28	1,485.00	1,678.79	1,306.49

Loan Accounts	Previous Balance	Principal Pmts	Advances	Ending Balance
2018 FORD TRANSIT 150 - 0014	14,005.74	263.56	10.72	13,752.90

SHARE SAVINGS - 0000

Dividends Paid YTD 0.00

Eff	Date	Description	Amount	Balance
There were no transactions for this statement period				
Ending Balance				138.78

EVERYDAY CHECKING - 0001

1 Deposits Totaling 1,485.00
Dividends Paid YTD 0.00 9 Withdrawals Totaling 1,678.79

Eff	Date	Description	Amount	Balance
01/02	01/02	Recurring Withdrawal Debit Card CLASSIC DEBIT ATT*BILL PAYMENT 800-288-2020 TX	-65.98	1,434.30
01/04	01/04	Withdrawal Debit Card CLASSIC DEBIT TN LIFESAFER MURFREESBORO TN	-58.66	1,375.64
01/08	01/08	Withdrawal ACH VERIZON WIRELESS TYPE: PAYMENTS ID: 1223344794 CO: VERIZON WIRELESS	-148.78	1,226.86
01/16	01/16	Withdrawal ACH AMEX EPAYMENT TYPE: ACH PMT ID: 0005000008 CO: AMEX EPAYMENT NAME: John Hernandez	-500.00	726.86
01/18	01/18	Withdrawal Debit Card CLASSIC DEBIT TN LIFESAFER MURFREESBORO TN	-58.66	668.20
01/22	01/22	Withdrawal ACH IPFS866-412-2561 TYPE: IPFSPMTMOK ID: 0AD2424370 CO: IPFS866-412-2561	-55.92	612.28
01/26	01/26	Withdrawal Debit Card CLASSIC DEBIT COLUMBIA POWER AND WAT 931-388-4833 TN	-340.79	271.49

In Case of Errors or Questions About Electronic Transfers

Telephone us at 800-239-6033 or write us at Listerhill Credit Union, PO Box 566, Sheffield, AL 35660 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we send the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

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 an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount 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 or question in writing, and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The error resolution provisions above apply to consumer accounts for household purposes, not accounts used for business purposes.

What To Do If You Think You Find a Mistake on Your Statement

Write us at Listerhill Credit Union, PO Box 566, Sheffield, AL 35660. In your letter, give us the following information:

1. Account Information: Your name and account number.
2. Dollar Amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether there has been an error, the following are true:

We cannot try to collect the amount in question or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

Explanation of Interest Charge on Open-End Account

The periodic rate is applied to each amount in the balance column for the exact number of days each balance was outstanding. Dates shown are the dates the Credit Union posted the amounts to your account. The amount in the balance column is the unpaid principal balance computed by taking the previous balance, adding any new advances, and subtracting any payments or credits.

Important Information

If a credit balance is indicated on the face of this statement for any loan account, such a balance represents money owed to you.

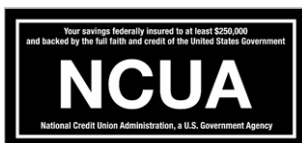
You have the right to obtain a refund of the balance upon written request.

Payments and/or correspondence should be mailed to Listerhill Credit Union, PO Box 566, Sheffield, AL 35660.

Please update us of changes to your address and/or other contact information by calling 800-239-6033.

Deposit accounts are nontransferable.

Listerhill Credit Union is Federally Insured by NCUA.



Statement Period:
01/01/2024 - 01/31/2024

Member:
XXXXXX2871



Eff	Date	Description	Amount	Balance
01/30	01/30	Deposit POS #000017703545 APPLE CASH INST XFER Visa Direct CA	1,485.00	1,756.49
01/30	01/30	Withdrawal Home Banking Transfer To Loan 0014	-350.00	1,406.49
01/30	01/30	Withdrawal Home Banking Transfer To Loan #####3503	-100.00	1,306.49
			Ending Balance	1,306.49

9 Advances and Other Charges of -1,678.79

2018 FORD TRANSIT 150 - 0014

Daily Periodic Rate	.014356%	Total Interest Paid YTD	86.44
APR	5.240%	Total Interest this Period	86.44
Due Date	02/25/2024		

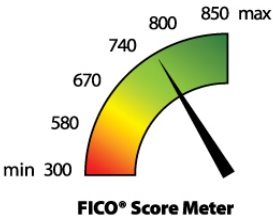
If a scheduled payment is more than 10 days late, you will owe a late fee of 5.000% of the scheduled payment with a minimum fee of 10.00 and a maximum fee of 100.00.

Eff	Date	Description	Amount	Late Fee	Interest	Principal	Balance	
01/30	01/30	Payments Home Banking Transfer From Share 0001	-350.00	0.00	86.44	-263.56	13,742.18	
01/31	01/31	Loan Advance Insurance Credit Life Ins	10.72	0.00	0.00	10.72	13,752.90	
							Ending Balance	13,752.90

1 Advances and Other Charges of 10.72

FICO SCORE
The score lenders use.

754



FICO® Score Meter

Key Factors affecting your FICO® Score

- Ratio of balance to limit on bank revolving or other rev accts too high: As one of the most important score factors, FICO® Scores evaluate account balances in relation to credit limit on revolving and/or open-ended accounts. Your score was impacted because your proportion of balances to credit limits on these accounts is too high.
- Length of time accounts have been established: FICO® Scores consider the age of a person's oldest account and/or the average age of accounts. Your score was impacted by the relatively low age of your oldest account and/or the average age of your accounts.

Keep in mind: People who do not frequently open new accounts and have longer credit histories generally pose less risk to lenders.

Your FICO® Score 9 based on Equifax data is the same score that Listerhill Credit Union pulled on 12/12/23 and uses to manage your account. <http://www.listerhill.com/fico>

FICO and "The score lenders use" are registered trademarks of Fair Isaac Corporation in the United States and other countries. ©2024 Fair Isaac Corporation. All Rights Reserved.

Keep in mind: People who pay revolving and/or open-ended account balances, such as credit cards, as agreed tend to show responsible credit behavior to lenders. However, consolidating or moving debt from one account to another will usually not help since the total amount owed remains the same.

FICO® Score and associated educational content are provided solely for your own non-commercial personal review, use and benefit. Listerhill and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Listerhill and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

If you choose to discontinue receiving your FICO® Scores, you may call us at 800-239-6033.



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JOHN G HERNANDEZ

Statement Date	01/31/2024
Member Number	XXXXXX2871-0014
Due By	02/25/2024
Amount Due	350.00

Additional Principal	\$
Total Amount Enclosed	\$

Make check payable to Listerhill Credit Union

Listerhill Credit Union
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Sheffield, AL 35660

