



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



125364-01A**011656
 JOHN G HERNANDEZ
 318 N JAMES M CAMPBELL BLVD
 COLUMBIA TN 38401-2610



listerhill.com/signature

Member Service 800-239-6033 support@listerhill.com	Member XXXXXX2871
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Statement Period: 03/01/2024 - 03/31/2024

Account Summary

Deposit Accounts	Previous Balance	Deposits	Withdrawals	Ending Balance
SHARE SAVINGS - 0000	138.78	0.07	0.00	138.85
EVERYDAY CHECKING - 0001	1,350.95	4,577.42	3,438.14	2,490.23

Loan Accounts	Previous Balance	Principal Pmts	Advances	Ending Balance
2018 FORD TRANSIT 150 - 0014	13,452.87	294.00	10.26	13,169.13

Year to Date Tax Summary

Total Dividends Paid 0.07

SHARE SAVINGS - 0000

1 Deposits Totaling	0.07		
Dividends Paid YTD	0.07	Average Daily Balance	138.78

Eff	Date	Description	Amount	Balance
03/31	03/31	Deposit Dividend 0.200%	0.07	138.85
Annual Percentage Yield Earned 0.200% from 01/01/24 to 03/31/24				
Ending Balance				138.85

EVERYDAY CHECKING - 0001

3 Deposits Totaling	4,577.42		
Dividends Paid YTD	0.00	24 Withdrawals Totaling	3,438.14

Eff	Date	Description	Amount	Balance
03/01	03/01	Deposit by Check	1,177.42	2,528.37
03/03	03/03	Withdrawal POS #000000949408 7-ELEVEN 41047 1550 FRANKLIN PIKE. LEWISBURG TN	-68.00	2,460.37
03/03	03/03	Recurring Withdrawal Debit Card CLASSIC DEBIT ATT*BILL PAYMENT 800-288-2020 TX	-65.98	2,394.39
03/05	03/05	Withdrawal Debit Card CLASSIC DEBIT APF*Big Voice Inc 615-4846345 TN	-1,372.49	1,021.90
03/06	03/06	Withdrawal ACH VERIZON WIRELESS TYPE: PAYMENTS ID: 1223344794 CO: VERIZON	-148.81	873.09

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.

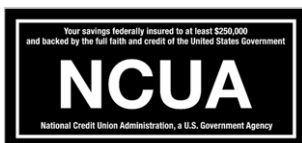
You have the right to obtain a refund of the balance upon written request.

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:
03/01/2024 - 03/31/2024

Member:
XXXXXX2871



Eff	Date	Description	Amount	Balance
		WIRELESS		
03/08	03/08	Withdrawal POS #000000854141 PETSENSE #7068 2130 BROOKMEADE DRIVE S COLUMBIA TN	-58.16	814.93
03/09	03/09	Withdrawal POS #000000512279 KROGER #507 1202 S.J. CAMPBELL COLUMBIA TN	-24.02	790.91
03/10	03/10	Withdrawal Debit Card CLASSIC DEBIT DUNHAMS 014 COLUMBIA TN	-10.96	779.95
03/10	03/10	Withdrawal Debit Card CLASSIC DEBIT FAST STOP 10 COLUMBIA TN	-29.17	750.78
03/14	03/14	Withdrawal Debit Card CLASSIC DEBIT TN LIFESAFER MURFREESBORO TN	-58.66	692.12
03/15	03/15	Withdrawal Debit Card CLASSIC DEBIT CASH APP*WILLIAM KITTR 800-9691940 CA	-65.00	627.12
03/16	03/16	Deposit LISTERHILL 1623 Hatcher Ln Columbia TN XB0099	1,200.00	1,827.12
03/16	03/16	Deposit by Check LISTERHILL 1623 Hatcher Ln Columbia TN XB0099	2,200.00	4,027.12
03/17	03/17	Withdrawal Debit Card CLASSIC DEBIT DUTCH BROS TN0602 COLU COLUMBIA TN	-15.65	4,011.47
03/18	03/18	Withdrawal ACH AMEX EPAYMENT TYPE: ACH PMT ID: 0005000008 CO: AMEX EPAYMENT NAME: John Hernandez	-600.00	3,411.47
03/18	03/18	Withdrawal Debit Card CLASSIC DEBIT TACO EXPRESS MEXICAN G COLUMBIA TN	-38.18	3,373.29
03/19	03/19	Withdrawal POS #000000699794 EASY STOP, 101 SANTA FE PIKE US COLUMBIA TN	-14.25	3,359.04
03/19	03/19	Withdrawal Home Banking Transfer To Loan 0014	-350.00	3,009.04
03/19	03/19	Withdrawal Home Banking Transfer To Loan #####3503	-100.00	2,909.04
03/20	03/20	Withdrawal ACH IPFS866-412-2561 TYPE: IPFSPMTMOK ID: 0AD2424370 CO: IPFS866-412-2561	-55.92	2,853.12
03/20	03/20	Withdrawal Debit Card CLASSIC DEBIT SHELL SERVICE STATION COLUMBIA TN	-17.44	2,835.68
03/21	03/21	Withdrawal Debit Card CLASSIC DEBIT PANCHOS PLACE COLUMBIA TN	-66.24	2,769.44
03/21	03/21	Withdrawal Debit Card CLASSIC DEBIT L2G*TN DEPT SAFETY 8 866-849-3548 TN	-67.00	2,702.44
03/28	03/28	Withdrawal Debit Card CLASSIC DEBIT NIKE.COM AP NIKE.COM OR	-54.44	2,648.00
03/28	03/28	Withdrawal Debit Card CLASSIC DEBIT TN LIFESAFER MURFREESBORO TN	-58.66	2,589.34
03/31	03/31	Withdrawal Debit Card CLASSIC DEBIT CASH APP*WILLIAM KITTR 800-9691940 CA	-65.00	2,524.34
03/31	03/31	Withdrawal Debit Card CLASSIC DEBIT CHICK-FIL-A #02869 COLUMBIA TN	-34.11	2,490.23
		Ending Balance		2,490.23

24 Advances and Other Charges of -3,438.14

2018 FORD TRANSIT 150 - 0014

Daily Periodic Rate	.014356%	Total Interest Paid YTD	181.92
APR	5.240%	Total Interest this Period	56.00
Due Date	04/25/2024		

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
03/19	03/19	Payments Home Banking Transfer From Share 0001	-350.00	0.00	56.00	-294.00	13,158.87
03/31	03/31	Loan Advance Insurance Credit Life Ins	10.26	0.00	0.00	10.26	13,169.13
		Ending Balance					13,169.13

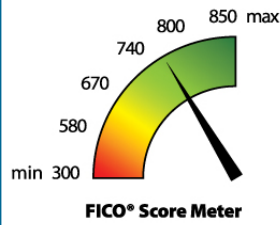
1 Advances and Other Charges of 10.26

Statement Period:
03/01/2024 - 03/31/2024

Member:
XXXXXX2871

FICO® SCORE
The score lenders use.®

752



Key Factors affecting your FICO® Score

1. **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.

2. **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 03/19/24 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

Regular Monthly Payment	350.00
Statement Date	03/31/2024
Member Number	XXXXXX2871-0014
Due By	04/25/2024
Amount Due	350.00

Additional Principal	\$
Total Amount Enclosed	\$

Make check payable to Listerhill Credit Union

Listerhill Credit Union
P.O. Box 566
Sheffield, AL 35660



Take Listerhill Wherever You Go!

Did you know that Listerhill offers you **two options** to manage your finances on the go? Our Mobile Banking app features mobile check deposit, bill pay, detailed transaction information, and much more. Download the app to your mobile device from the Apple App Store or Google Play Store, then log in using your online banking credentials. Once logged in, you can view balances and statements, make transfers, make loan payments, and manage alerts.

The **LCU Cards App** was created to give members more control of their debit and credit cards. It works separately from

the Mobile Banking App and exists solely to help members manage their cards. With the LCU Cards App you can quickly and easily lock your cards, set spending alerts, and set travel notifications. You can also check your credit card balance, make a credit card payment, dispute charges on your credit or debit cards, view pending or recent transactions, and report a card as lost or stolen. The LCU Cards App is available on the Apple App Store or Google Play Store. Start using it today!

SPRING 2024

Are You Being Price Checked?

Price tags were adopted in the 1870's but before that a retailer would charge a customer based on what they thought they were willing to pay. In today's world, we all know that when we go to buy a car there is a game to play, and with several other types of purchases, a bit of haggling is expected. But, do you know that online retailers are also checking you out and the price you are charged may be very different from what others are charged for the same products. Online retailers are going to great lengths to predict how much they think you are prepared to pay and how many searches it will take you to make a purchasing decision. It is called Personalized Pricing or One-to-One Marketing.

Have you ever put something in your online cart, changed your mind, and within 24 hours you have received a better price offer? This is just one

way that it works, but personal pricing can target you in more ways than just giving you a push to purchase. Retailers are monitoring what you are putting in your cart, how long it takes you to purchase, whether you are shopping on a competitor's site, and more. They take all this information and build your own personal profile to determine what price they think you will pay, based on your past behavior.

Now, if this doesn't sound sneaky enough, in addition to this, the price you are presented may also be impacted by the device you are using. Studies have shown that people using Macs are inclined to spend more than an individual who is using an Apple product and in some searches phone users can get cheaper offers than laptop users!! Consequently, it may be time consuming, but it is probably worth doing the same search on different

devices.

So how do you play the game? Just knowing that it is happening is a benefit! Now that you know, you are probably more inclined to do a few extra clicks, a couple of extra searches, temporarily move away from your shopping cart, and even switch devices to help you find some significant savings. Also know that joining loyalty groups or having accounts with retailers that you frequently purchase with increases the tracking abilities of retailers, but ultimately this can lead you to getting a good deal.

Basically, retailers want you to feel like you are getting a deal and have a positive experience with their shopping platform. Yes, it might seem a bit "big brotherish", but when you learn to play the "game" YOU can be the one who gets the better deal!





**Our Growth Checking
now offers up to 4.35%
APY***

Your money should work harder than you do.

With Growth Checking, get all the flexibility of a checking account with the earnings of a high-interest savings account.

[LISTERHILL.COM/MORE](https://listerhill.com/more)

*Annual Percentage Yield. Must keep a balance of \$1,000 or greater to avoid monthly service charge. Federally insured by NCUA.

Important Notices

<p>Business Membership and Account Agreement</p>	<p>Effective March 5th, the Business Membership and Account Agreement is revised to remove language limiting certain types of withdrawals and transfers from accounts formerly subject to transfer limitations imposed by Regulation D.</p> <p>This revision was necessary to align the account agreement with our operations, as transfer limitations were removed in early 2020 to allow members greater access to their savings at the onset of the COVID-19 pandemic.</p> <p>You can request a copy of the updated Business Membership and Account Agreement by visiting a branch location or calling (800)239-6033 to request a copy by mail.</p>
<p>Electronic Fund Transfers Agreement and Disclosure</p>	<p>Effective March 5th, the Electronic Fund Transfers Agreement and Disclosure is revised as follows:</p> <ul style="list-style-type: none"> To remove language limiting certain types of withdrawals and transfers from accounts formerly subject to transfer limitations imposed by Regulation D. <ul style="list-style-type: none"> This revision was necessary to align the account agreement with our operations, as transfer limitations were removed in early 2020 to allow members greater access to their savings at the onset of the COVID-19 pandemic. To reflect that access devices (debit cards) may now be linked to share accounts and distinguish the differences in overdraft services related to these access devices. To disclose new cash withdrawal limits from a Listerhill Smart ATM. <p>The Electronic Fund Transfers Agreement and disclosure is available for review at https://listerhill.com/membership-and-account-agreement. Alternatively, you may obtain a copy by visiting a branch location or calling (800)239-6033 to request a copy by mail.</p>

We did it.

Statistics

> February 29, 2024

Assets	\$1,380,335,469
Deposits	\$1,243,846,791
Loans	\$1,097,635,367
Members	94,162

Performance Summary

> Spring 2024

Dividends Declared

The following dividends were paid on share accounts for the 1st quarter of 2024:

Dividend Rate: 0.25%
Annual Percentage Yield: 0.25%

Please contact the credit union for further details concerning applicable terms and fees.

Holiday Closings

Monday, May 27, Memorial Day
All locations self-service only.

Thursday, July 4, Independence Day
All locations self-service only.

Please visit listerhill.com/locations for more information.