

FIDELITY CO-OPERATIVE BANK 9 LEOMINSTER CONNECTOR **LEOMINSTER, MA 01453**

RETURN SERVICE REQUESTED

JOSE SILVA

21 Davin St leominster MA 01453

Statement Ending 08/31/2024

JOSE SILVA

Customer Number:10373

Managing Your Accounts

Bank Name

Fidelity Co-Operative Bank

Mailing Address

9 Leominster Connector Leominster, MA 01453



Phone Number

(800) 581-5363

Website www.fidelitybankonline.com

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Enroll through Online Banking.



Summary of Accounts



Account Type CareFree

Account Number

Ending Balance

170203731

\$170.69

CareFree - 170203731

Account Summary

Date Amount Description 08/01/2024 **Beginning Balance** \$8.36

14 Credit(s) This Period \$1,741.33 17 Debit(s) This Period \$1,579.00

08/31/2024 **Ending Balance**







\$170.69

ACCOUNT RECONCILEMENT FORM

OUTSTANDING ITEMS (CHECKS, ATM CARD, OR MASTER- MONEY DEBIT CARD TRANSACTIONS OUTSTANDING)		CHECKING BALANCE FORM			
			AMOUNT		
Check number or date of issue AMOUNT	LINE 1 Enter ending balance shown on this statement here				
		Below list deposits made after the date of this statement			
		DATE OF DEPOSIT			
		LINE 2 Enter total of deposits made after this statement date here			
		LINE 3 Enter total of lines 1 and 2 here			
TOTAL (ENTER ON LINE 4 AT RIGHT)	LINE 4 Enter total of checks outstanding and subtract here				
		Your CHECKBOOK should show this BALANCE			

TO HELP YOU BALANCE YOUR ACCOUNT

A. First, in your checkbook register, add any deposits such as interest, electronic transfer credits, automated teller machine deposits and other deposits appearing on this statement but not yet added to your register.

B. In your checkbook register enter and subtract from your balance any charges on this statement not yet deducted from your register such as charge for checks, service charge, electronic transfer charge, automated teller machine withdrawals, etc.

C. In your register mark off (✓) each withdrawal that appears on this statement. If you have recorded a check, or other withdrawal (such as an ATM card withdrawal or MasterMoney Debit card withdrawal for which an entry does not appear on this statement, record the check number or date and the amount in the Outstanding items column on the far left.

This total should agree with your check-book balance.

IN CASE OF LOST OR STOLEN ATM/MASTERMONEY DEBIT CARD

If you think your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number and address listed below. During the hours we are closed call 1.800.472.3272.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at: 800.581.5363 or 978.870.1400 Business Days: M-W 8 a.m. to 6 p.m.; Thurs and Fri 8 a.m. to 7 p.m.; Saturday 8:30 a.m. to 2 p.m., excluding legal holidays.

Or write us at: 9 Leominster Connector, Leominster, MA 01453-3791, as soon as you can, if you think your statement, passbook or receipt is wrong or if you need more information about a transfer listed on the statement, passbook or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared or, if the only transfer possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement.

- (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 error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days (20 business days if the transfer involved a new account). We will determine whether 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. However, If we need more time, we may take up to 45 days (90 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 an investigation is to be conducted, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is an error, so that you will have the use of the funds during the time it takes 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. Your account is considered a new account for the first 30 days after the first deposit unless each of you already has an established account with us before this account opened. We will inform you of the investigation's results within three business days after the completion of the investigation. If we find that there was no error, we will send you a written explanation. You may inspect or ask for copies of the documents that we used in our investigation.

NOTICE FOR 18-65 ACCOUNTS

We do not intend to impose a fee, charge or other assessment against your personal checking or personal savings account if you are 18 years of age or younger or 65 years of age or older. You should notify us if you or your spouse qualify so that we may administer your account accordingly. We may assess a fee of \$5.00 when payment has been refused due to insufficient funds or made despite insufficient funds on any check or withdrawal on such account.



Statement Ending 08/31/2024

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Customer Number: 10373

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Account Activity Description **Post Date Debits Credits Balance** 08/01/2024 **Beginning Balance** \$8.36 Point Of Sale Deposit VENMO* SILVA 2211 North First 08/01/2024 \$78.60 \$86.96 StSan Jose CAUS 08/01/2024 Withdrawal INTERNET TRANSFER TO: XXXX7729 \$6.96 \$80.00 08/01/2024 Withdrawal INTERNET TRANSFER TO: XXXX7729 \$5.00 \$1.96 Point Of Sale Deposit VENMO* SILVA 2211 North First 08/02/2024 \$29.48 \$31.44 StSan Jose CAUS 08/02/2024 Withdrawal INTERNET TRANSFER TO: XXXX7729 \$29.00 \$2.44 08/05/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$210.00 \$212.44 08/05/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$85.00 \$297.44 08/05/2024 Withdrawal INTERNET TRANSFER TO: XXXX5150 \$200.00 \$97.44 08/05/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$130.00 \$227.44 Point Of Sale Withdrawal VENMO * ALAN AR 7700 08/05/2024 \$85.00 \$142.44 EASTPORT PARKW8558124430 NYUS 08/05/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$300.00 \$442.44 08/05/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$100.00 \$542.44 08/05/2024 Withdrawal INTERNET TRANSFER TO: XXXX7729 \$60.00 \$482.44 08/05/2024 Withdrawal INTERNET TRANSFER TO: XXXX8622 \$170.00 \$312.44 Point Of Sale Withdrawal VENMO * CECILIA 7700 08/06/2024 \$110.00 \$202.44 EASTPORT PARKW8558124430 NYUS Point Of Sale Withdrawal VENMO * TANIA S 7700 08/06/2024 \$100.00 \$102.44 EASTPORT PARKW8558124430 NYUS Point Of Sale Deposit VENMO* SILVA 2211 North First 08/07/2024 \$98.25 \$200.69 StSan Jose CAUS Withdrawal INTERNET TRANSFER TO: XXXX7729 08/07/2024 \$170.69 \$30.00 08/09/2024 Withdrawal INTERNET TRANSFER TO: XXXX5150 \$140.00 \$30.69 08/09/2024 \$25.00 Deposit INTERNET TRANSFER FROM: XXXX7729 \$55.69 Point Of Sale Withdrawal VENMO * TANIA S 7700 08/10/2024 \$25.00 \$30.69 EASTPORT PARKW8558124430 NYUS 08/14/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$115.00 \$145.69 Point Of Sale Withdrawal VENMO * CECILIA 7700 08/15/2024 \$115.00 \$30.69 EASTPORT PARKW8558124430 NYUS 08/20/2024 Deposit INTERNET TRANSFER FROM: XXXX7729 \$140.69 \$110.00 Point Of Sale Withdrawal VENMO * CECILIA 7700 08/24/2024 \$110.00 \$30.69 EASTPORT PARKW8558124430 NYUS 08/26/2024 Deposit House cleaner Cecilia \$200.00 \$230.69 08/26/2024 Withdrawal INTERNET TRANSFER TO: XXXX5150 \$110.00 \$120.69 08/26/2024 Deposit Payment Capital one card \$95.00 \$215.69 08/26/2024 Withdrawal Pagar macys \$100.00 \$115.69 Point Of Sale Withdrawal VENMO * CECILIA 7700 08/27/2024 \$110.00 \$5.69 EASTPORT PARKW8558124430 NYUS 08/31/2024 \$165.00 \$170.69 Deposit Dizmo 08/31/2024 \$170.69 **Ending Balance**

\$30.69 \$115.69 \$5.69 \$170.69

CareFree - 170203731 (continued)

Daily Balances

Date	Amount	Date	Amount	Date
08/01/2024	\$1.96	08/09/2024	\$55.69	08/24/2024
08/02/2024	\$2.44	08/10/2024	\$30.69	08/26/2024
08/05/2024	\$312.44	08/14/2024	\$145.69	08/27/2024
08/06/2024	\$102.44	08/15/2024	\$30.69	08/31/2024
08/07/2024	\$170.69	08/20/2024	\$140.69	

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00