



PO Box 1172, Toms River, NJ 08754
firstffcu.com • 732.312.1500

Statement Ending 02/28/2023

JEAN A PETIT





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Member Number: XXXXX1130

RETURN SERVICE REQUESTED

JEAN A PETIT
626 STONE HOLLOW PL
LAWRENCEVILLE GA 30046-7737

Managing Your Accounts

	Main Office	First Financial
	Phone Number	(732) 312-1500
	Mailing Address	P.O. Box 1172 Toms River, NJ 08754
	Online Access	www.firstffcu.com

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Summary of Accounts

Account Type	Account Number	Ending Balance
Base Savings	XXXX130-0	\$49,471.41
Free Checking	XXXX130-6	\$5,260.10
Total Current Value		\$54,731.51



Federally Insured by NCUA



YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to make your loan payment automatically from your share or share/draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibility After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

In case of errors or questions about your electronic transfers (ie. ATM, Direct Deposit, etc):

Call or write the credit union as soon as you can, if you think your statement or receipt is wrong or if you need more information about the transfer on your statement or receipt, we must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

When you call or write:

1. Tell us your name and account number
2. Describe the error, transfer or the payment you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state, or if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

The following procedure is for your Share/Draft Account only!

Step ①

Obtain your account register and check off the following items listed on your Share/Draft Account:

(1) Personal drafts (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1) thru (4) are on your Share/Draft Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

Step ②

Enter each credit union charge against your Share/Draft Account into your register and adjust your register balance.

Step ③

List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in Step ⑤

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
Total	

Step ④

List and total all drafts and other payments on your Share/Draft Account not checked off in your account register. This total will be used in Step ⑤

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
Total	

Step ⑤

ENTER: Share/Draft Account share balance	\$ _____
ADD: Your total deposits not on your Share/Draft Account Step ③	\$ _____
SUBTOTAL:	\$ _____
SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register. Step ④	\$ _____
SUBTOTAL:	\$ _____
ENTER AND SUBTRACT: Balance on your account register.	\$ _____
TOTAL: (Should be 0)	\$ _____
IF THE TOTAL IS NOT ZERO, RECHECK STEPS ① THRU ⑤	

FINANCE CHARGE—BALANCE COMPUTATION

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe.

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Our Lease Buyout Program helps you keep the car you love (and potentially save money on your monthly car payments). **We'll do all the hard work for you!**

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Base Savings-XXXX130-0

Account Summary

Date	Description	Amount
02/01/2023	Beginning Balance	\$49,471.41
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
02/28/2023	Ending Balance	\$49,471.41

Account Activity

Post Date	Description	Debits	Credits	Balance
02/01/2023	Beginning Balance			\$49,471.41
	No activity this statement period			
02/28/2023	Ending Balance			\$49,471.41

Free Checking-XXXX130-6

Account Summary

Date	Description	Amount
02/01/2023	Beginning Balance	\$4,196.86
	7 Credit(s) This Period	\$4,778.79
	8 Debit(s) This Period	\$3,715.55
02/28/2023	Ending Balance	\$5,260.10

Account Activity

Post Date	Description	Debits	Credits	Balance
02/01/2023	Beginning Balance			\$4,196.86
02/02/2023	Withdrawal-ACH-A-ACH CITIZENS PAY (LINE OF CR)	\$51.85		\$4,145.01
02/03/2023	Withdrawal-ACH-A-ACH TD AUTO FINANCE (LOAN PYMT)	\$585.12		\$3,559.89
02/03/2023	Withdrawal-ACH-A-ACH UNITED OF OMAHA (INS PREM)	\$134.75		\$3,425.14
02/03/2023	Deposit ZELLE MONEY TRANSFER Trace #155345 03FEB ZELLE DEP - ZELLE FROM GUERRIER FERDELY		\$1.00	\$3,426.14
02/03/2023	Deposit ZELLE MONEY TRANSFER Trace #155507 03FEB ZELLE DEP - ZELLE FROM GUERRIER FERDELY		\$94.00	\$3,520.14
02/03/2023	Deposit ZELLE MONEY TRANSFER Trace #169072 03FEB ZELLE DEP - ZELLE FROM PETITHOMME GINA		\$800.00	\$4,320.14
02/04/2023	Withdrawal IL 888 556 8226 CU CASHNET USCU CASHNET Trace #90020	\$95.00		\$4,225.14
02/04/2023	Withdrawal FL WEST PALM BEA MCDONALD'S F11814 USMCDONALD'S F1181 Trace #72611	\$10.03		\$4,215.11
02/06/2023	Withdrawal-ACH-A-ACH	\$2,700.00		\$1,515.11

Free Checking-XXXX130-6 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	Sure Realty, Inc (WEB PMTS)			
02/07/2023	Deposit		\$650.00	\$2,165.11
	Transfer 'STS' 650.00 from acct: 1039990-19			
02/07/2023	Withdrawal	\$100.00		\$2,065.11
	ZELLE MONEY TRANSFER Trace #788220			
	07FEB ZELLE W/D - ZELLE TO PETIT-HOMME,GINA			
02/14/2023	Deposit-ACH-ACH		\$1,601.62	\$3,666.73
	KEY SOFTWARE SYS (PAYROLL)			
02/21/2023	Deposit		\$100.00	\$3,766.73
	ZELLE MONEY TRANSFER Trace #932195			
	21FEB ZELLE DEP - ZELLE FROM GUERRIER FERDELY			
02/27/2023	Withdrawal	\$38.80		\$3,727.93
	GA LAWRENCEVILLE Wal Mart Super CentUSWM			
	SUPERCENTER # Trace #63264			
02/28/2023	Deposit-ACH-ACH		\$1,532.17	\$5,260.10
	KEY SOFTWARE SYS (PAYROLL)			
02/28/2023	Ending Balance			\$5,260.10

Statement Year to Date Tax Reporting Summary		
Dividends	Total IRA Dividends	Total Federal Withholding
\$0.00	\$0.00	\$0.00