



# FRANKLIN MINT FEDERAL CREDIT UNION

*The Credit Union of Choice!®*

5 Hillman Drive, Suite 100  
Chadds Ford, PA 19317-9998  
610-325-5100 • fmfcu.org

MOMS CLUB OF DREXEL  
C/O JOANNE SHARMA  
5209 OLEANDER RD  
DREXEL HILL, PA 19026

STATEMENT DATE

05/31/2021

PAGE

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MEMBER NUMBER

XXXXXXXX023

## FMFCU's SECURITY CENTER

Your Complete Security Information Resource

SECURITY EDUCATION | NEWS | ALERTS | TOOLS AND TIPS



[fmfcu.org/security-center](https://fmfcu.org/security-center)



### DIGITAL WALLETS ARE AVAILABLE!

Use your debit card with Apple Pay®, Google Pay™ and more!

GET STARTED NOW

G Pay

Apple Pay

### STATEMENT SUMMARY

#### DEPOSIT ACCOUNTS

TOTAL BALANCE:

\$450.47

#### Description

APYE

Ending Balance

Business Super Saver XXXXXXXX003

1.02%

267.52

Everyday Business Checking XXXXXXXX083

182.95

TOTAL DIVIDENDS YEAR TO DATE: \$1.11

#### Business Super Saver (XXXXXXX003)

BEGINNING BALANCE:

\$267.29

#### Post

Date Description

Deposit

Withdrawal

Balance

05/31 Dividends

0.23

267.52

ENDING BALANCE:

\$267.52

Beginning Date 05/01/2021

Overdraft Fees For Period \$0.00

Ending Date 05/31/2021

Overdraft Fees YTD \$0.00

Annual Percentage Yield Earned 1.02%

Returned Item Fees For Period \$0.00

Dividends \$0.23

Returned Item Fees YTD \$0.00

Average Daily Balance \$267.29

Dividends Earned YTD \$1.11

Fees \$0.00

#### Everyday Business Checking (XXXXXXX083)

BEGINNING BALANCE:

\$198.84

#### Post

Date Description

Deposit

Withdrawal

Balance

05/09 Point Of Sale Withdrawal ZOOM.US 888-799-9666 WWW.ZOOM.US

-15.89

182.95

CAUS

ENDING BALANCE:

\$182.95



e-Mail Address \_\_\_\_\_

Account # \_\_\_\_\_ \$ \_\_\_\_\_

Necessary to change address

Account # \_\_\_\_\_ \$ \_\_\_\_\_

Date \_\_\_\_\_

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.

[illegible]

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 QUESTIONS CONCERNING ABOVE FEES FROM TRANSFER AND  
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. We must hear from you no later than 60 days after we sent the FIRST  
statement on which the problem or error appeared. In your letter, give us the following information:

- (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 (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 we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount that 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 in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made. If you are a new member.

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 6 S 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. We can telephone you, 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.



**LENDER**  
We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

Revised 1/24/20



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05/31/2021	2 of 2	XXXXXXXX023

Dividends	\$0.00	Overdraft Fees For Period	\$0.00
Fees	\$0.00	Overdraft Fees YTD	\$0.00
		Returned Item Fees For Period	\$0.00
		Returned Item Fees YTD	\$0.00