



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

06/30/2022

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MEMBER NUMBER


XXXXXXXX023

Annual Privacy Policy Notice

As a Franklin Mint Federal Credit Union member, your privacy and security always come first.

Annually, we provide you with our current privacy policy viewable online here:

fmfcu.org/privacy



Have you heard...
FMFCU'S CERTIFICATE RATES ARE SOME OF THE BEST IN TOWN!

DARE TO COMPARE OUR RATES!
fmfcu.org/daretocompare

TO ENROLL IN ONLINE STATEMENTS → It's easy to make the switch. Watch the video: FMFCU.ORG/ENROLL

STATEMENT SUMMARY

DEPOSIT ACCOUNTS		TOTAL BALANCE:	\$389.26
Description		APYE	Ending Balance
Business Super Saver XXXXXXX003		1.00%	159.79
Everyday Business Checking XXXXXXX083			229.47
TOTAL DIVIDENDS YEAR TO DATE: \$1.82			

Business Super Saver (XXXXXXX003)

		BEGINNING BALANCE:	\$159.66
Post Date	Description	Deposit	Withdrawal
06/30	Dividends	0.13	
		ENDING BALANCE:	
		\$159.79	
Beginning Date	06/01/2022	Overdraft Fees For Period	\$0.00
Ending Date	06/30/2022	Overdraft Fees YTD	\$0.00
Annual Percentage Yield Earned	1.00%	Returned Item Fees For Period	\$0.00
Dividends	\$0.13	Returned Item Fees YTD	\$0.00
Average Daily Balance	\$159.66		
Dividends Earned YTD	\$1.82		
Fees	\$0.00		

Everyday Business Checking (XXXXXXX083)

		BEGINNING BALANCE:	\$229.47
		ENDING BALANCE:	\$229.47
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



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 FEELS FROM TRANSFERORS
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 us, 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