



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 1 of 4
Statement End Date: 04/30/21
Member Number: 564223

**Easy tools,
simple solutions
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advice for all of
life's big events.**

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'Life Events' on esl.org.

199727

ROSS F. ANDERSON
28 COUNTRYSIDE RD
FAIRPORT NY 14450-2830

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	56422330	56,378.14	54,222.30
Premier Checking	56422363	16,056.65	18,186.35
Membership Daily Dividend	1358799532	0.01	0.01
Money Maker	1373442787	799.13	799.16

CHECKING

Free Checking: 56422330

OTHER NAME(S): ROSS F ANDERSON

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
04/01	Beginning Balance			56,378.14
04/01	ACH Deposit Hillside Child - CGA Pymt		185.00	56,563.14
04/05	Deposit Transfer from 56422363		1,418.30	57,981.44
04/07	Withdrawal Internet Transfer to 56422363 CK	2,700.00		55,281.44
04/09	Withdrawal ANDERSON Pmt from 56422330 CK	6.72		55,274.72
04/13	Check 125	200.00		55,074.72
04/30	Withdrawal ANDERSON Pmt from 56422330 CK	852.42		54,222.30
04/30	Ending Balance			54,222.30

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
2	1,603.30	4	3,759.14

Note: TRANSACTION TOTALS do not include dividend or service charge transactions.

CHECKS CLEARED

Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount
125	200.00						

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/07	2,700.00	04/09	6.72	04/30	852.42		



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Statement Page: 2 of 4
Statement End Date: 04/30/21
Member Name: ROSS F. ANDERSON
Member Number: 564223

CHECKING

Free Checking: 56422330 (Continued)

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/01	185.00	04/05	1,418.30				

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Premier Checking: 56422363

OTHER NAME(S): JANET B ANDERSON

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
04/01	Beginning Balance			16,056.65
04/01	Check 3691	127.94		15,928.71
04/02	ACH Deposit SSA TREAS 310 - XXSOC SEC		1,418.30	17,347.01
04/05	ACH/Electronic Check 3695 CHASE CREDIT CRD (CHECK PYMT)	425.63		16,921.38
04/05	Withdrawal Transfer to 56422330	1,418.30		15,503.08
04/05	Check 3693	38.15		15,464.93
04/06	ACH/Electronic Check 3692 CHARTER COMMUNIC (CHECK PYMT)	191.65		15,273.28
04/07	Deposit		1,782.00	17,055.28
04/07	Deposit Internet Transfer from 56422330 CK		2,700.00	19,755.28
04/07	Check 3694	190.59		19,564.69
04/09	Check 3698	26.10		19,538.59
04/09	Check 3699	127.94		19,410.65
04/09	Check 3697	1,925.00		17,485.65
04/12	Check 3700	10.00		17,475.65
04/13	ACH/Electronic Check 3696 CHARTER COMMUNIC (CHECK PYMT)	383.29		17,092.36
04/15	Check 3701	250.00		16,842.36
04/20	ATM Withdrawal ESL FEDERAL CREDIT UNION 550 MOSELEY RD FAIRPORT	200.00		16,642.36
04/21	Deposit		1,782.00	18,424.36
04/23	Check 3702	5.46		18,418.90
04/23	Check 3703	25.00		18,393.90
04/23	Check 3704	25.00		18,368.90
04/27	Check 3705	183.27		18,185.63
04/30	Deposit Dividend		0.72	18,186.35
04/30	Ending Balance			18,186.35

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
4	7,682.30	17	5,553.32

Note: TRANSACTION TOTALS do not include dividend or service charge transactions.

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.050% on Average Daily Balance of \$17,529.19 for 30 days.

Dividends (which may include Owners' Dividend) of \$2.86 have been paid year-to-date for this account.



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Member Name: ROSS F. ANDERSON
Member Number: 564223

CHECKING

Premier Checking: 56422363 (Continued)

CHECKS CLEARED

Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount
3691	127.94	3692	191.65	3693	38.15	3694	190.59
3695	425.63	3696	383.29	3697	1,925.00	3698	26.10
3699	127.94	3700	10.00	3701	250.00	3702	5.46
3703	25.00	3704	25.00	3705	183.27		

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/05	1,418.30	04/20	200.00				

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/02	1,418.30	04/07	1,782.00	04/07	2,700.00	04/21	1,782.00
04/30	0.72						

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

SAVINGS

Membership Daily Dividend: 1358799532

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
04/01	Beginning Balance			0.01
04/30	Ending Balance			0.01

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.000% on Average Daily Balance of \$0.01 for 30 days.

Dividends (which may include Owners' Dividend) of \$0.00 have been paid year-to-date for this account.

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00



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Member Name: ROSS F. ANDERSON
Member Number: 564223

SAVINGS

Money Maker: 1373442787

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
04/01	Beginning Balance			799.13
04/30	Deposit Dividend		0.03	799.16
04/30	Ending Balance			799.16

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.046% on Average Daily Balance of \$799.13 for 30 days.

Dividends (which may include Owners' Dividend) of \$113.64 have been paid year-to-date for this account.

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/30	0.03						

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00



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Checking Account Balance Worksheet

Member Service Contact Information

If you have any questions regarding your account(s), including transactions preceded by "EFT", "ATM", "ACH" or "POS", or you suspect an error, call a number below or write to us at the following address:

585.336.1000 ESL Federal Credit Union (ESL)
800.848.2265 Corporate Headquarters
TDD: 585.336.1399 P.O. Box 92714
800.243.6722 Rochester, NY 14692-8814

www.esl.org

1.) Your current balance on this statement \$ _____

2.) List the deposits that do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3.) Total deposits from line 2 + \$ _____

4.) Add lines 1 and 3 = \$ _____

5.) List any outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/Chk#	Amount	Date/Chk#	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

6.) Total deductions listed in step 5 - \$ _____

7.) Subtract line 6 from line 4 = \$ _____

This should be your present checkbook balance.

In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong, or if you need more information about your electronic funds transfer on the statement or receipt, contact us at the telephone number or address shown above. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and member number.
2. Describe the error or transfer 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 an error promptly. If we require more than 10 business days (or 20 business days for new members' accounts) to do this, we will recredit your account in question so that you may have the use of the money during the time it takes to complete the investigation.

If you have arranged to have direct deposit made to your account(s) at least once every 60 days from the same person or company you can find out if the deposit was made by logging on to ESL Internet Banking at esl.org, going to ESL Online Chat at esl.org, or by contacting us using the Member Service Contact Information at the top of this page.

Information for Cash Reserve members average daily balance computation method

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the statement cycle and divide them by total number of days in the statement cycle. This gives us the "average daily balance."

What to do if you think you find a mistake on your Cash Reserve statement

If you think there is an error on your statement, contact us using the Member Service Contact Information listed at the top of this page.

When you contact us, please provide the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **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 [or electronically]**. 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 or not 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.

If you have a problem with the quality of goods or services that you purchased with a credit card, which could also include your Check Card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Other Names – Persons listed as "Other Names" may be joint account holders, powers of attorney, guardians, custodians, conservators, representative payees, etc. depending on how you have structured your account.

For Change of Address:
Please call the telephone number shown at the top of this page to notify us of a change of address.