

Account Statement



P.O. Box 10233, Rock Hill, SC 29731
803-367-4100 • 1-866-755-3537
www.familytrust.org

Statement Period

11/01/2024 - 11/30/2024

Member #

XXXXXX0014

Stephen Lucas Korthauer
313 Community St
Rock Hill, SC 29730-4108

Need help with holiday shopping?

Apply for a low-rate personal loan!

Apply Today! www.familytrust.org/holidayloan

1. Must be 18 to apply. Qualification is based on credit, income, and other unwriting factors and subject to approval. 2. With auto-pay set up, if you elect to defer your first payment for 90 days, or if you elect loan payment protection, interest and payment protection premiums will accrue on the loan balance during the months payments are skipped. 3. APR is effective as of 10/1/2024, is the lowest available rate offered for a maximum of 60 months and includes the 0.25% APR discount available for eligible members with Loyalty Checking. Asking your Loan Consultant about additional terms and rates. Payment examples: 24 monthly payments of \$45.22 for every \$1,000 borrowed at 7.99% APR; 24 monthly payments of \$45.11 for every \$1,000 borrowed at 7.74%. Rates, terms and conditions are subject to change without notice.



Account Statement Summary

DEPOSIT ACCOUNTS			TOTAL BALANCE:		\$2,460.47
Description	Previous	Deposits	Withdrawals	Balance	
Prime Share (0001)	592.06	550.00	807.06	335.00	
Payback Savings (0002)	408.64	551.01	475.00	484.65	
True Choice Checking (0011)	0.00	6,617.38	4,976.56	1,640.82	

Prime Share (0001)

			PREVIOUS BALANCE:		\$592.06
Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
	11-01	Withdrawal Online banking Transfer to Share 0011		-400.00	192.06
	11-03	Withdrawal Online banking Transfer to Share 0011		-120.00	72.06
	11-04	Overdraft Transfer Transfer to Share 0011		-60.40	11.66
	11-07	Overdraft Transfer Transfer to Share 0011		-6.66	5.00
	11-08	Deposit Online banking Transfer from Share 0011	250.00		255.00
	11-13	Withdrawal Online banking Transfer to Share 0011		-220.00	35.00
	11-19	Deposit Online banking Transfer from Share 0011	300.00		335.00
			ENDING BALANCE:		\$335.00

THE STATEMENT BELOW PERTAINS TO OPEN-END ACCOUNTS ONLY

HOW TO COMPUTE YOUR FINANCE CHARGE

For a loan account designated as open-end credit, the balances of such loan account at the beginning of the statement period, after each new loan advance (if any), after each payment or credit (if any), and at the end of the statement period are shown in the column "Balance." Each such balance figure is determined by adding to the last prior balance of a loan account the amount of a new advance on that account, or by deducting from such last prior balance the part of a loan payment or credit on that account that is allocated to reduction of principal. The interest charges shown on the statement are computed by taking the unpaid balance for each day since your last payment (or if you have not yet made a payment, from the time of an advance) and multiplying by the applicable daily periodic rate. The sum of these amounts is the interest charged.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Family Trust Federal Credit Union, PO Box 10233, Rock Hill, SC 29731.

In your letter, give us 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*. 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.); (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Family Trust Federal Credit Union, PO Box 10233, Rock Hill, SC 29731.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(This disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.)

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (803) 367-4100 or Write us at Family Trust Federal Credit Union, PO Box 10233, Rock Hill, SC 29731 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the 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.

- (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 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 credit your account for the amount 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.



Average Daily Balance	200.04	Dividends Year to Date	0.34
Deposit Count	2	Deposit Amount	550.00
Withdrawal Count	5	Withdrawal Amount	807.06

Payback Savings (0002)

			PREVIOUS BALANCE:		\$408.64
Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
	11-01	Deposit Dividend	0.01		408.65
Annual Percentage Yield Earned (APYE) is 0.05%, based on an average balance of 237.35 for the period from 10/01/2024 through 10/31/2024					
	11-01	Deposit Online banking Transfer from Share 0011	101.00		509.65
	11-04	Withdrawal Online banking Transfer to Share 0011		-50.00	459.65
	11-05	Withdrawal Online banking Transfer to Share 0011		-75.00	384.65
	11-07	Withdrawal Online banking Transfer to Share 0011		-350.00	34.65
	11-08	Deposit Online banking Transfer from Share 0011	350.00		384.65
	11-19	Deposit Online banking Transfer from Share 0011	100.00		484.65
			ENDING BALANCE:		\$484.65
Average Daily Balance		427.98	Dividends Year to Date		0.05
Anticipated Dividend - grossamount		0.02	Anticipated Dividend - postingDate		12/01/2024
Deposit Count		4	Deposit Amount		551.01
Withdrawal Count		3	Withdrawal Amount		475.00

True Choice Checking (0011)

			PREVIOUS BALANCE:	\$0.00	
Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
	11-01	Deposit ACH DIR DEP, APEX SYSTEMS,LLC, KORTHEUER,STEPHEN LUCA	1,016.03		1,016.03
	11-01	Withdrawal Online banking Transfer to Share 0002		-101.00	915.03
	11-01	Deposit Online banking Transfer from Share 0001	400.00		1,315.03
11-01	11-01	Card purchase Credit or debit card SQ *JACKASS CAFE Rock Hill SC		-8.18	1,306.85
11-02	11-02	Card purchase Credit or debit card DD *DOORDASH DAVESHOTC WWW.DOORDASH. CA		-23.41	1,283.44
11-01	11-02	Card purchase Credit or debit card COMMON MARKET ROCK HILL ROCK HILL SC		-14.17	1,269.27
11-01	11-02	Card purchase Credit or debit card HARDEES 1501756 ROCK HI ROCK HILL SC		-27.98	1,241.29
11-02	11-02	Card purchase Credit or debit card Amazon web services aws.amazon.co WA		-27.20	1,214.09
11-02	11-02	Card purchase POS eBay O*27-12253-76548 San Jose CA		-49.21	1,164.88
11-02	11-03	Card purchase Credit or debit card PET SUPERMARKET #128 ROCK HILL SC		-14.99	1,149.89
11-03	11-03	Card purchase Credit or debit card DD *DOORDASH DAVESHOTC WWW.DOORDASH. CA		-21.53	1,128.36
	11-03	Deposit Online banking Transfer from Share 0001	120.00		1,248.36
11-03	11-03	Card purchase Credit or debit card TST* ELK AVE TAVERN ROCK HILL SC		-103.84	1,144.52



Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
11-02	11-03	Card purchase Credit or debit card PLAYER 1UP ARCADE ROCK 803-3276407 SC		-10.00	1,134.52
11-02	11-03	Card purchase Credit or debit card TST*CLUTCH COFFEE BAR- Rock Hill SC		-19.90	1,114.62
11-03	11-03	Card purchase Credit or debit card DD *DOORDASHDASHPASS WWW.DOORDASH. CA		-10.79	1,103.83
	11-04	Overdraft Transfer Transfer from Share 0001	60.40		1,164.23
	11-04	Withdrawal ACH MTG ORIGINATION, MORT DEBIT, NFCU, STEPHEN KORTHEUER		-1,102.80	61.43
	11-04	Deposit Online banking Transfer from Share 0002	50.00		111.43
	11-05	Deposit Online banking Transfer from Share 0002	75.00		186.43
11-05	11-06	Card purchase Credit or debit card TST*SALMERIS ITALIAN KI Fort Mill SC		-106.56	79.87
11-03	11-06	Card purchase Credit or debit card FIRST WATCH - 7709 ROCK HILL SC		-61.43	18.44
11-07	11-06	Card purchase Credit or debit card Patreon* Membership Internet CA		-5.21	13.23
	11-07	Overdraft Transfer Transfer from Share 0001	6.66		19.89
11-07	11-07	Card purchase Credit or debit card GOOGLE *YouTube g.co/helpay# CA		-4.99	14.90
	11-07	No Bounce Auth On Good Funds - Waived			14.90
	11-07	Deposit Online banking Transfer from Share 0002	350.00		364.90
11-07	11-07	Card purchase Bill payment GOOGLE *LinkedIn Jobs 855-836-3987 CA		-39.99	324.91
	11-08	Deposit ACH DIR DEP, APEX SYSTEMS,LLC, KORTHEUER,STEPHEN LUCA	1,047.27		1,372.18
	11-08	Withdrawal ACH CREDIT CARD-ONE TIME, PAYMENT, NFCU ACH, STEPHEN KORTHEUER		-300.00	1,072.18
11-08	11-08	Card purchase Credit or debit card QT 1098 OUTSIDE ROCK HILL SC		-25.34	1,046.84
	11-08	Withdrawal Online banking Transfer to Share 0001		-250.00	796.84
	11-08	Withdrawal Online banking Transfer to Share 0002		-350.00	446.84
11-08	11-08	Card purchase Credit or debit card SQ *FORTE LEGATO COFFEE Rock Hill SC		-14.77	432.07
11-07	11-08	Card purchase Credit or debit card PLAYER 1UP ARCADE ROCK 803-3276407 SC		-10.00	422.07
11-07	11-08	Card purchase Credit or debit card PLAYER 1UP ARCADE ROCK 803-3276407 SC		-5.00	417.07
11-08	11-09	Card purchase Credit or debit card 365 MARKET 888 432-329 TROY MI		-4.61	412.46
11-09	11-09	Deposit ATM FAMILY TRUST FCU ROCK HILL SC	100.00		512.46
11-09	11-09	Withdrawal ATM FAMILY TRUST FCU ROCK HILL SC		-120.00	392.46
11-09	11-10	Card purchase Credit or debit card SEACOAST CHURCH 843-8812100 SC		-25.00	367.46
11-10	11-10	Card purchase Bill payment Netflix US 2A LOS GATOS CA		-16.57	350.89

Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
11-09	11-10	Card purchase Credit or debit card PUBLIX SUPERMARKETS #14 ROCK HILL SC		-30.65	320.24
11-10	11-10	Card purchase Credit or debit card EB *CORRADO COMEDY SHO 8014137200 CA		-12.51	307.73
11-08	11-10	Card purchase Credit or debit card TWO SCOOPS ROCK HILL ROCK HILL SC		-11.83	295.90
11-11	11-11	Card purchase Credit or debit card DD *DOORDASH MILLSTONE WWW.DOORDASH. CA		-24.68	271.22
11-10	11-11	Card purchase Credit or debit card PY *ANOTHER BROKEN EGG ROCK HILL SC		-68.91	202.31
11-11	11-12	Card purchase Credit or debit card 365 MARKET 888 432-329 TROY MI		-4.25	198.06
11-12	11-12	Card purchase Credit or debit card SQ *FORTE LEGATO COFFEE Rock Hill SC		-12.63	185.43
11-11	11-12	Card purchase Credit or debit card TACO BELL 0021458 ROCK HILL SC		-6.53	178.90
	11-13	Deposit Online banking Transfer from Share 0001	220.00		398.90
	11-14	Withdrawal ACH COLLECTION, Jenius Bank, Amy Korthueuer		-216.12	182.78
11-14	11-14	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-13.62	169.16
	11-15	Deposit ACH DIR DEP, APEX SYSTEMS,LLC, KORTHEUER,STEPHEN LUCA	1,047.26		1,216.42
11-15	11-15	Card purchase Credit or debit card DD *DOORDASH OLDTOWNKI WWW.DOORDASH. CA		-67.22	1,149.20
11-15	11-15	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-17.38	1,131.82
11-15	11-15	Card purchase Credit or debit card PINEVILLE TAVERN PINEVILLE NC		-23.05	1,108.77
11-15	11-16	Card purchase Credit or debit card PAPA JOHNS #308 803-327-7112 SC		-40.05	1,068.72
11-17	11-17	Card purchase Credit or debit card QT 1098 OUTSIDE ROCK HILL SC		-25.85	1,042.87
11-18	11-18	Card purchase Credit or debit card DD *DOORDASH NUMBER1KI WWW.DOORDASH. CA		-67.25	975.62
11-18	11-18	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-10.54	965.08
11-18	11-18	Card purchase Credit or debit card CIRCLE K # 23953 ROCK HILL SC		-23.53	941.55
11-18	11-19	Card purchase Credit or debit card 365 MARKET 888 432-329 TROY MI		-3.33	938.22
	11-19	Withdrawal ACH BRANCH04DEBIT ACH, INS PREM, PROG DIRECT INS, Stephen Korthueuer		-191.66	746.56
11-19	11-19	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-8.45	738.11



Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
	11-19	Withdrawal Online banking Transfer to Share 0001		-300.00	438.11
	11-19	Withdrawal Online banking Transfer to Share 0002		-100.00	338.11
11-20	11-20	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO ROCK HILL SC		-13.90	324.21
11-19	11-20	Card purchase Credit or debit card OLIVE GARDEN 0021568 ROCK HILL SC		-53.84	270.37
11-17	11-21	Card purchase Credit or debit card FIRST WATCH - 7709 ROCK HILL SC		-70.21	200.16
11-20	11-21	Card purchase Credit or debit card 365 MARKET 888 432-329 TROY MI		-7.62	192.54
11-21	11-21	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO ROCK HILL SC		-14.99	177.55
	11-22	Deposit ACH DIR DEP, APEX SYSTEMS,LLC, KORTHEUER,STEPHEN LUCA	1,139.98		1,317.53
11-22	11-22	Card purchase Credit or debit card TST* ELK AVE TAVERN ROCK HILL SC		-82.67	1,234.86
11-22	11-22	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO ROCK HILL SC		-8.45	1,226.41
11-22	11-23	Card purchase Credit or debit card PET SUPERMARKET #128 ROCK HILL SC		-9.99	1,216.42
11-22	11-23	Card purchase Credit or debit card TACO BELL 0021458 ROCK HILL SC		-6.74	1,209.68
11-23	11-23	Card purchase Credit or debit card DD *DOORDASH LOSCANTAR WWW.DOORDASH. CA		-42.12	1,167.56
11-23	11-24	Card purchase Credit or debit card COMMON MARKET ROCK HILL ROCK HILL SC		-71.25	1,096.31
11-23	11-24	Card purchase Credit or debit card COMMON MARKET ROCK HILL ROCK HILL SC		-51.48	1,044.83
11-24	11-25	Card purchase Credit or debit card PY *ANOTHER BROKEN EGG ROCK HILL SC		-65.00	979.83
11-25	11-25	Card purchase Credit or debit card QT 1098 OUTSIDE ROCK HILL SC		-23.27	956.56
11-25	11-25	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-8.45	948.11
11-25	11-25	Card purchase Credit or debit card SQ *ROCK HILL COFFEE RO Rock Hill SC		-14.99	933.12
11-25	11-26	Card purchase Credit or debit card PUBLIX SUPERMARKETS #14 ROCK HILL SC		-24.75	908.37
11-26	11-26	Card purchase Bill payment SPOTIFY 877-778-1161 NY		-21.39	886.98
11-25	11-26	Card purchase Credit or debit card HABIT MOORESVILLE 446 MOORESVILLE NC		-15.98	871.00
11-27	11-27	Card purchase Credit or debit card SQ *THE VILLAGE DANCING HATTERAS NC		-10.06	860.94
11-28	11-28	Card purchase Credit or debit card SQ *THE VILLAGE DANCING HATTERAS NC		-28.90	832.04



Trans Date	Post Date	Description	Deposits	Withdrawals	Balance
	11-29	Deposit ACH DIR DEP, APEX SYSTEMS,LLC, KORTHEUER,STEPHEN LUCA	984.78		1,816.82
11-27	11-29	Card purchase Credit or debit card PLUM POINTE KITCHEN OCRACOKE NC		-58.41	1,758.41
11-27	11-29	Card purchase Credit or debit card PLUM POINTE KITCHEN OCRACOKE NC		-3.64	1,754.77
11-30	11-30	Card purchase POS BP#1936624ASKINS CREEK S AVON NC		-26.45	1,728.32
11-30	11-30	Card purchase Credit or debit card SQ *THE VILLAGE DANCING HATTERAS NC		-87.50	1,640.82
ENDING BALANCE:					\$1,640.82
			TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE	
TOTAL RETURNED ITEM FEES			0.00	0.00	
TOTAL OVERDRAFT FEES			0.00	32.00	
Average Daily Balance		718.19	Deposit Count		14
Deposit Amount		6617.38	Withdrawal Count		78
Withdrawal Amount		4976.56			

YTD Tax Summary

Other Dividend YTD	0.39	Total Dividends Paid YTD	0.39
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