

CHANGE SERVICE REQUESTED

762019 10561 1/6 UNQ 05-31-24 CLT

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## **Account Statement**

419-887-1000 | www.glasscityfcu.com

Member Number: XXXXXXX876

Statement For: 05/01/2024 - 05/31/2024

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# NEW YOUTH ACCOUNTS!

**GC SAVERS CLUB** 

The fun-to-save Club for ages 0-12!

# **TEEN BANKING**

24/7 banking + benefits for ages 13-17!





Notice: The minimum Primary **Share Savings** Balance has been reduced to \$5, effective May 1, 2024.



### Your Account Balances as of 05/31

\$1,520.20 Primary Savings Account ID 0001 Optimum Checking ID 0007 223.84 \$1,744.04 **Account Balance Total** 

Total Dividends Paid Year-To-Date \$0.20

## Need a Loan?

Call 419-887-1000 or apply online www.glasscityfcu.com

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PRI	MARY SAVINGS ACCOUNT ID 0001	Beginning	j Balance	\$1,655.20
		2 Total De	posits for	1,050.00
		3 Total Withdr	awals for	-1,185.00
		Ending	Balance	\$1,520.20
Date	Transaction Description	Withdrawal	Deposit	Balance
05/09	Deposit Transfer From Share 0007 Home Banking May First Half - Mortgage And Car		525.00	2,180.20
05/09	Withdrawal Transfer To Share 0007 Home Banking May Mortgage	-800.00		1,380.20
05/09	Withdrawal Transfer To Share 0003 Name Here Home Banking P2P-M:Payment 5/48	-255.00		1,125.20
05/13	Withdrawal Transfer To Share 0007 Home Banking	-130.00		995.20
05/25	Deposit Transfer From Share 0007 Home Banking May Second Half Mortgage And Car		525.00	1,520.20
				+224 50
OPT	IMUM CHECKING ID 0007	Beginning	j Balance	\$321.50
		8 Total De	posits for	3,851.69
		72 Total Withdr	awals for	-3,949.35
		Ending	Balance	\$223.84

#### SHARE DRAFT RECONCILEMENT

#### THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR DRAFT ACCOUNT

							PERIOD ENDING		
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT	1					
					i	SUBTRACT FROM YOUR ON THIS CHECKING ACC PREVIOUSLY DEDUCTEI ALSO, <u>ADD</u> ANY DIVIDER	OUNT STATEMENT WE D FROM YOUR BALANG	HICH YOU HAV	
				<u> </u>		ENTER DRAFT ACCOUN SHOWN ON THIS STATE		\$	
				4				\$	
				_		ENTER DEPOSITS MADE ENDING DATE OF THIS		\$	
				-				\$	
				<u> </u>			TOTAL (2 PLUS 3)	\$	
						IN YOUR DRAFT REGIST ALL DRAFTS PAID AND, AT LEFT, <u>LIST</u> NUMBERS ALL UNPAID DRAFTS.	IN AREA PROVIDED		
				1 /		<u>SUBTRACT</u> TOTAL DRAFTS OUTSTANDING	. { -	\$	
		TOTAL				THIS AMOUNT SHOULD DRAFT REGISTER BALAI		\$	

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS-ABOVE AND IN YOUR DRAFT REGISTER

COMPARE THE DOLLAR AMOUNTS OF DRAFTS LISTED ON THIS STATEMENT WITH THE DRAFT

AMOUNTS LISTED IN YOUR DRAFT REGISTER

COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT

AMOUNTS RECORDED IN YOUR DRAFT REGISTER

HOW TO COMPUTE YOUR INTEREST CHARGE

Each loan marked with an \* or \*\* is open end credit. The balances of such loan accounts 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 which is allocated to reduction of principal. The INTEREST CHARGES shown on the statement accrued from the date of the last payment and are computed by multiplying the daily periodic rate in effect, and are deducted directly from each payment. The daily periodic rate was and the annual percentage rate for loan accounts marked with\*\* are a variable rate which may change.

### 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 you 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 pay your CREDIT CARD Account automatically from your share account, Draft Account, or through payroll deduction, 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 RESPONSIBILITIES 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 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 send statements to you for the amount you question, including interest 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 statement that are not in question

If we find that we made a mistake on your statement, you will not have to pay any interest charges related to any questioned amount. If we didn't make a mistake, you may have to pay interest 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 that 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 that 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.

### SPECIAL RULE FOR CREDIT CARDS

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.

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at one of our Local Offices as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, 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 recredit your account for that amount you think is in error so that you will have use of the money during the time it takes us to complete our investigations.





1340 Arrowhead Drive Maumee, OH 43537-1728

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Member Number: **XXXXXXX876** 

Statement For: **05/01/2024 - 05/31/2024** 

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OPT	IMUM CHECKING ID 0007	Conti	nued from pre	vious page.
Date	Transaction Description	Withdrawal	Deposit	Balance
05/01	Card Purchase Speedway Terminal ID: 90232501 635 Tecumseh Dundee Mi Ref:000000167480	-5.78		315.72
05/02	Card Purchase Speedway Terminal ID: 90929901 7155 Airport Hwy Holland Oh Ref:000000012711	-5.49		310.23
05/02	Card Purchase Circle K # 05720 Terminal ID: 101 Oregon Oh Ref:412200383290	-3.79		306.44
	Card Purchase Apple.Com/Bill Terminal ID: 99999999 866-712-7753 Ca Ref:412202399920	-4.30		302.14
	Withdrawal ACH Mercury Card Fbt Payment Name Here	-68.00		234.14
05/04	Card Purchase Speedway Terminal ID: 90929901 7155 Airport Hwy Holland Oh Ref:000000014579	-5.49		228.65
05/04	Card Purchase Speedway Terminal ID: 90861001 2502 W Alexis Toledo Oh Ref:000000307526	-3.22		225.43
05/04	Card Purchase Wendy's 0171 Terminal ID: 61858009 6525 Airport Hwy Holland Oh Ref:000000774632	-7.88		217.55
	Apple Cash Inst Xfer Terminal ID: 03972393 Cupertino Ca Ref:000017600390		244.72	462.27
05/04	Withdrawal ATM Attitude Wellness Petersb Terminal ID: Gm047963 15205 Tandem Ct Petersburg Mi Ref:000000001152	-243.50		218.77
05/05	Card Purchase Circle K 05672 Terminal ID: 501 Bowling Green Oh Ref:412312304136	-5.77		213.00
05/05	Card Purchase Love's #0356 Inside Terminal ID: 001 North Baltimo Oh Ref:412415926258	-5.19		207.81
05/05	Card Purchase Burger King #5556 Terminal ID: 06855797 Holland Oh Ref:412403408241	-7.58		200.23
05/09	Deposit ACH Best Buy Stores, Payroll Name Here		1,272.08	1,472.31
05/09	Withdrawal ACH Discover E-Payment Name Here	-113.10		1,359.21
05/09	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000046112	-10.98		1,348.23
05/09	Card Purchase Speedway Terminal ID: 90639501 8645 Waterville-Swanton Waterville Oh Ref:000000051457	-3.01		1,345.22
05/09	Withdrawal Transfer To Share 0001 Home Banking May First Half - Mortgage And Car	-525.00		820.22
05/09	Deposit Transfer From Share 0001 Home Banking May Mortgage		800.00	1,620.22
05/09	Card Purchase Citgo Ps Food Ma Terminal ID: 003Mb842 Dundee Mi Ref:412900482256	-9.47		1,610.75
	Withdrawal ACH Upgrade, Inc. Payment Name Here	-132.50		1,478.25
-	Withdrawal ACH Best Egg Payment Name Here	-267. <del>44</del>		1,210.81
•	Card Purchase Dollar-General #3479 Terminal ID: 30347901 Dg 034792857 Airport Hw Toledo Oh Ref:000000206914	-20.70		1,190.11
05/10	Card Purchase Taco Bell 702500 Terminal ID: 99999999 Toledo Oh Ref:412908676894	-31.67		1,158.44
05/11	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000047640	-5.49		1,152.95
05/11	Card Purchase Speedway Terminal ID: 90286601 11141 Fremont Pike Perrysburg Oh Ref:000000297737	-7.98		1,144.97
05/12	Card Purchase Dd Doordash Dickeysba 855-973-1040 Ca Ref:413117387632	-61.27		1,083.70
05/12	Card Purchase Apple.Com/Bill Terminal ID: 99999999 866-712-7753 Ca Ref:413116021569	-10.76		1,072.94
	Card Purchase Circle K 05657 Terminal ID: 101 Findlay Oh Ref:413109895259	-5.13		1,067.81
05/12	Card Purchase Arbys Ecom 0777 Terminal ID: 03624268 678-514-4100 Oh Ref:413107298811	-19.37		1,048.44
05/12	Card Purchase Marcos Pizza 1005 Terminal ID: 0011 Toledo Oh Ref:413108887122	-21.94		1,026.50
05/13	Withdrawal ACH Us Bank Home Mtg Mtg Pymt Name Here	-801.97		224.53



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	Transaction Description	Withdrawal	Deposit	Balance
05/13	Deposit Transfer From Share 0001 Home Banking		130.00	354.53
05/13	Apple Cash Inst Xfer Terminal ID: 03972405 Cupertino Ca Ref:000012929636		147.75	502.28
05/14	Withdrawal ACH Merrick Bank Mobile Pay Name Here	-45.00		457.28
05/14	Card Purchase Buckeye Broad Recurrin Terminal ID: 07399616 334-664-0124 Oh Ref:413302877851	-79.99		377.29
05/14	Card Purchase The Home Depot #3801 Terminal ID: 06216023 Toledo Oh Ref:413400377712	-142.15		235.14
05/15	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000050412	-5.49		229.65
05/15	Card Purchase Shell Service Station Terminal ID: 98833501 Toledo Oh Ref:413500019454	-16.15		213.50
05/16	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000051167	-5.49		208.01
05/17	Card Purchase Petro #325 N Baltimore Terminal ID: 18602641 12906 Deshler Road N Baltimore Oh Ref:000074140600	-4.29		203.72
05/17	Card Purchase Citgo Ps Food Ma Terminal ID: 003Mb842 Dundee Mi Ref:413700288451	-2.79		200.93
05/18	Card Purchase Speedway Terminal ID: 90929901 7155 Airport Hwy Holland Oh Ref:000000026752	-5.49		195.44
05/19	Card Purchase State Farm Insurance Terminal ID: 08398651 800-956-6310 II Ref:413814262179	-153.02		42.42
05/19	Venmo*Clocksin II Chester Terminal ID: Cnp Tx New York City Ny Ref:000001008251		29.48	71.90
05/19	Cash App*Chester Clocksin Terminal ID: 87514026 San Francisco Ca Ref:000087514026		26.53	98.43
05/21	Withdrawal ACH Mission Lane LLC Edi Pymnts Name Here	-25.00		73.43
05/22	Card Purchase Speedway Terminal ID: 90526401 2172 Arlington Ave Toledo Oh Ref:000000312522	-3.00		70.43
	Deposit ACH Best Buy Stores, Payroll Name Here		1,201.13	1,271.56
	Card Purchase Speedway Terminal ID: 90929901 7155 Airport Hwy Holland Oh Ref:000000031261	-5.49		1,266.07
	Card Purchase McDonald's F28045 Terminal ID: 69850008 6158 Us 223 Ottawa Lake Mi Ref:000067678900	-6.87		1,259.20
	Card Purchase Dollar-General #3479 Terminal ID: 30347902 Dg 034792857 Airport Hw Toledo Oh Ref:000000209958	-24.92		1,234.28
	Card Purchase S&G #63 Terminal ID: 68829901 Toledo Oh Ref:414300182829	-5.98		1,228.30
	Withdrawal ACH Merrick Bank Mobile Pay Name Here	-56.00		1,172.30
	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000057001	-5.49		1,166.81
,	Card Purchase Pilot #0026 Terminal ID: 86006601 Ottawa Lake Mi Ref:414400197766	-15.89		1,150.92
	Card Purchase Citgo Ps Food Ma Terminal ID: 003Mb842 Dundee Mi Ref:414400501133	-1.89		1,149.03
	Withdrawal Transfer To Share 0001 Home Banking May Second Half Mortgage And Car	-525.00		624.03
	Card Purchase Bp#9260936Colonial Bp Terminal ID: 38978401 3550 Plymouth Road Ann Arbor Mi Ref:000004828900	-11.15		612.88
	Card Purchase Circle K # 05711 Terminal ID: 501 Tiffin Oh Ref:414503114447	-8.97		603.91
,	Card Purchase Sxm*Siriusxm.Com/Acct Terminal ID: 99999999 888-635-5144 Ny Ref:414517608632	-3.91		600.00
	Card Purchase Shell Service Station Terminal ID: 98833501 Toledo Oh Ref:414509476462	-16.15		583.85
	Card Purchase Dd Doordash Salutepiz 855-973-1040 Ca Ref:414606968492	-35.39		548.46
05/27	Card Purchase Amazon.Com*B15Wd2Bq3 Amzn.Com/Bill Wa Ref:414708886700	-9.48		538.98



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OPT	IMUM CHECKING ID 0007	Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
05/27	Card Purchase Amzn Mktp Us*N76Wi0Zp3 Amzn.Com/Bill Wa Ref:414708881672	-28.45		510.53
05/27	Card Purchase Amzn Mktp Us*267Jz6913 Amzn.Com/Bill Wa Ref:414708791232	-29.08		481.45
05/27	Card Purchase Hp *Instant Ink 855-785-2777 Ca Ref:414704246897	-5.38		476.07
05/29	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000060402	-5.49		470.58
05/29	Card Purchase Speedway Terminal ID: 90114001 502 Conant st Maumee Oh Ref:000000083687	-3.22		467.36
05/29	Card Purchase Speedway Terminal ID: 90639501 8645 Waterville-Swanton Waterville Oh Ref:000000069980	-13.76		453.60
05/29	Card Purchase Apple.Com/Bill Terminal ID: 99999999 866-712-7753 Ca Ref:414907530265	-9.99		443.61
05/29	Card Purchase Dollar-General # Dg 03 Terminal ID: 99999999 Toledo Oh Ref:414900044994	-45.80		397.81
05/30	Card Purchase Speedway Terminal ID: 90929901 7155 Airport Hwy Holland Oh Ref:000000037161	-5.49		392.32
05/30	Card Purchase Speedway 44374 Terminal ID: 7Pos02 14985 Laplaisance rd Monroe Mi Ref:000000276010	-3.88		388.44
05/30	Card Purchase City Of Toledo's Depar Terminal ID: 00000001 419-245-1235 Oh Ref:415002336946	-78.00		310.44
05/30	Card Purchase Paymentus Corp Terminal ID: 00000001 980-272-3788 Nc Ref:415002336944	-2.25		308.19
05/30	Card Purchase Columbia Gas Of Ohio Terminal ID: 00000001 800-344-4077 Oh Ref:415002336945	-63.59		244.60
05/31	Card Purchase Speedway Terminal ID: 90360501 6757 Airport Hwy Holland Oh Ref:000000061740	-5.49		239.11
05/31	Card Purchase Speedway Terminal ID: 90639501 8645 Waterville-Swanton Waterville Oh Ref:000000072145	-5.28		233.83
05/31	Card Purchase Uber One Terminal ID: 00000001 Help.Uber.Com Ca Ref:415107973776	-9.99		223.84

FEES PAID		
	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



Use a Visa credit card this Summer and you'll receive 4.99% APR\*



# NEW CARDHOLDERS:

For purchases, balance transfers and cash advances!\*

# EXISTING CARDHOLDERS:

For purchases made in June, July, \$ August 2024!\*

After that, the standard APR applies of

6.99% to 17.88%.\*\*



"APR= Annual Percentage Rate. NEW GLASS CITY VISA CARDHOLDERS: Subject to Glass City Federal membership eligibility, credit approval, and application. Intro APR applies to purchases, balance transfers, and cash advances made during the first six months after the card is opened. EXISTING GLASS CITY VISA CARDHOLDERS: The promotional APR applies to purchases made during the months of June, July, and August 2024 and is in effect for six months after the initial purchase. "After the promotional APR period, the standard APR will be applied to all new and outstanding balances. Standard APR is based on credit score and history. Excludes any other offers. Other restrictions and fees may apply. Offers expire 8/31/24. For more information, visit glasscityfcu.com.