



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 1 of 10
Statement End Date: 12/31/24
Member Number: 240186

326589

MARK T. HAZEL
214 WHITTIER RD
ROCHESTER NY 14624-1031

ESL will mail the following tax forms by the date specified:

- 1098 - Mortgage Interest by 1/31/25
- 1098-E - Parent and Education Loans by 1/31/25
- 1099-INT - Interest Income by 1/31/25
- 1099-Q - Coverdell ESA Distributions by 1/31/25
- 1099-R - IRA Distributions by 1/31/25
- 1099-SA - Health Savings Account Distributions by 1/31/25
- 5498 - Traditional and Roth IRA Contributions by 5/31/25
- 5498-ESA - Coverdell ESA Contributions by 4/30/25
- 5498-SA - Health Savings Account Contributions by 5/31/25

Members enrolled in Online Statements can access tax forms in Online and Mobile Banking.

Members not enrolled in Online Statements will receive tax forms by mail (separate from statements).

Please consult your tax advisor with any tax questions.

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	24018632	104.12	186.55
Membership Daily Dividend	24018617	2,190.09	3,400.53

CHECKING

Free Checking: 24018632

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance			104.12
12/02	POS/Check Card Withdrawal JAKE S NORTH CHILI NYUS	66.07		38.05
12/02	Deposit Internet Transfer from 24018617 SAV		100.00	138.05
12/02	POS/Check Card Withdrawal YAHOO *Mail Plus 866-562-7228 CAUS	5.00		133.05
12/02	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		118.05
12/02	ACH Deposit KODAK RETIREMENT - PAYMENT		860.82	978.87
12/02	ACH Withdrawal PAYPAL 241201PPZAKX - INST XFER	15.99		962.88
12/02	IAT Withdrawal IAT PAYPAL 1038638201532 ZHANG SHA DI LI SI DIAN ZI SHANG WU	31.98		930.90
12/02	IAT Withdrawal IAT PAYPAL 1038590667163 SHEN ZHEN SHI MAO LU HUI WANG LUO K	40.82		890.08
12/03	POS/Check Card Withdrawal JAKE S NORTH CHILI NYUS	30.00		860.08
12/03	POS/Check Card Withdrawal JAKE S NORTH CHILI NYUS	50.75		809.33
12/03	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	55.79		753.54
12/03	ACH Deposit NYS DOL UI DD - UI DD		441.00	1,194.54
12/03	POS/Check Card Withdrawal Amazon Music*ZL91B2VF2 888-802-3080 WAUS	5.99		1,188.55
12/03	IAT Withdrawal IAT PAYPAL 1038664075845 DONG GUAN SHI DI LI SI KE JI YOU XI	29.87		1,158.68
12/03	ACH Withdrawal STATE FARM RO 08 - CPC CLIENT	44.58		1,114.10
12/03	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	50.63		1,063.47
12/03	POS/Check Card Withdrawal PANERA BREAD #601108 P ROCHESTER NYUS	9.84		1,053.63
12/03	Withdrawal Internet Transfer to 24018617 SAV	800.00		253.63
12/03	POS/Check Card Withdrawal AMAZON MKTPL*ZL6XN98A2 Amzn.com/billWAUS	15.11		238.52



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Statement Page: 2 of 10
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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/03	POS/Check Card Withdrawal AMAZON MKTPL*ZL4R07892 Amzn.com/billWAUS	5.78		232.74
12/03	POS/Check Card Withdrawal QUICKLEES 14 GAT 3585 BUFFALO ROAD US ROCHESTER NYUS	35.15		197.59
12/04	POS/Check Card Withdrawal CBI*WINZIP 800-799-9570 ILUS	53.97		143.62
12/04	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	6.18		137.44
12/04	POS/Check Card Withdrawal AAA W & C NY-MBR DUES-A716-633-9860 NYUS	25.37		112.07
12/04	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	25.00		87.07
12/04	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	14.00		73.07
12/04	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	20.00		53.07
12/04	POS/Check Card Withdrawal MERCHANTS GRILL ROCHESTER NYUS	13.72		39.35
12/05	Deposit Internet Transfer from 24018617 SAV		100.00	139.35
12/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	10.99		128.36
12/05	IAT Withdrawal IAT PAYPAL 1038726509492 DONG GUAN SHI CHEN YI DIAN ZI SHANG	23.10		105.26
12/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	29.16		76.10
12/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	120.00		-43.90
12/05	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TRANSFER - INST XFER \$120.00	5.00		-48.90
12/05	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		-63.90
12/05	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	46.50		-110.40
12/05	Deposit Internet Transfer from 24018617 SAV		300.00	189.60
12/05	POS/Check Card Withdrawal TOPS MARKET #453 SPENCERPORT NYUS	78.73		110.87
12/05	Deposit Internet Transfer from 24018617 SAV		100.00	210.87
12/06	POS/Check Card Withdrawal SLAYTON PLACE SPENCERPORT NYUS	22.28		188.59
12/06	IAT Withdrawal IAT PAYPAL 1038743419702 DONG GUAN SHI DI LI SI KE JI YOU XI	29.87		158.72
12/06	POS/Check Card Withdrawal WALGREENS #10382 800-289-2273 NYUS	59.34		99.38
12/06	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	20.50		78.88
12/06	POS/Check Card Withdrawal AMAZON MKTPL*ZR5219PX2 Amzn.com/billWAUS	26.95		51.93
12/07	Deposit Internet Transfer from 24018617 SAV		100.00	151.93
12/07	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	16.18		135.75
12/07	Deposit Internet Transfer from 24018617 SAV		100.00	235.75
12/07	POS/Check Card Withdrawal DAN'S CRAFTS AND THINGSROCHESTER NYUS	44.83		190.92
12/09	POS/Check Card Withdrawal Amazon.com*ZR40731A0 Amzn.com/billWAUS	8.19		182.73
12/09	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	64.89		117.84
12/09	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	41.00		76.84



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/09	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	18.50		58.34
12/09	POS/Check Card Withdrawal AMAZON MKTPL*ZR1GI00H1 Amzn.com/billWAUS	17.49		40.85
12/09	Deposit Internet Transfer from 24018617 SAV		100.00	140.85
12/09	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	11.98		128.87
12/09	POS/Check Card Withdrawal BAYFRONT RESTAURANT ROCHESTER NYUS	30.40		98.47
12/09	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		83.47
12/09	Deposit Internet Transfer from 24018617 SAV		90.00	173.47
12/10	POS/Check Card Withdrawal Groupon, Inc.groupon.com ILUS	11.92		161.55
12/10	ACH Deposit NYS DOL UI DD - UI DD		441.00	602.55
12/10	POS/Check Card Withdrawal NETFLIX COM LOS GATOS CAUS	24.83		577.72
12/10	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	38.67		539.05
12/10	POS/Check Card Withdrawal JAY ALEXANDER LLC NORTH CHILI NYUS	62.75		476.30
12/10	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	14.00		462.30
12/11	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	10.79		451.51
12/12	POS/Check Card Withdrawal AMAZON MKTPL*ZX2P06J70 Amzn.com/billWAUS	24.29		427.22
12/12	POS/Check Card Withdrawal McDonalds 10073 SPENCERPORT NYUS	26.20		401.02
12/12	ACH Deposit FIDELITY 74553 P - FIDELITY		800.00	1,201.02
12/12	POS/Check Card Withdrawal AISPARKSDAILY.ONLINE 844-4041654 OHUS	89.99		1,111.03
12/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	38.91		1,072.12
12/13	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	28.42		1,043.70
12/13	POS/Check Card Withdrawal WEGMANS #065 BROCKPORT NYUS	110.05		933.65
12/13	POS/Check Card Withdrawal GWFL 405 BROCKPORT BROCKPORT NYUS	10.00		923.65
12/13	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	32.39		891.26
12/13	POS/Check Card Withdrawal BLACK RIFLE COFFEE WWW.BLACKRIFLUTUS	11.99		879.27
12/13	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		864.27
12/13	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	45.15		819.12
12/13	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	3.31		815.81
12/14	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	30.00		785.81
12/14	Withdrawal Internet Transfer to 24018617 SAV	500.00		285.81
12/14	POS/Check Card Withdrawal TOWNE PLAZA DISCOUNT WINORTH CHILI NYUS	20.51		265.30
12/14	POS/Check Card Withdrawal SP BAOFENG HTTPSWWW.BAOFNVUS	21.58		243.72



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/14	POS/Check Card Withdrawal Amazon.com*ZX1D64PS1 Amzn.com/billWAUS	7.45		236.27
12/14	POS/Check Card Withdrawal AMAZON MKTPL*ZX53TOKNO Amzn.com/billWAUS	12.95		223.32
12/14	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		208.32
12/14	POS/Check Card Withdrawal AMAZON MKTPL*ZX6FM9KY0 Amzn.com/billWAUS	21.59		186.73
12/14	ATM Withdrawal 2212028 3249 Union ST North Chili NYUS	43.75		142.98
12/14	Deposit Internet Transfer from 24018617 SAV		100.00	242.98
12/14	POS/Check Card Withdrawal AMAZON MKTPL*ZX5N27V21 Amzn.com/billWAUS	28.07		214.91
12/14	Deposit Internet Transfer from 24018617 SAV		200.00	414.91
12/14	Deposit Internet Transfer from 24018617 SAV		100.00	514.91
12/16	POS/Check Card Withdrawal Spectrum Mobile 855-707-7328 MOUS	57.76		457.15
12/16	POS/Check Card Withdrawal BLACK RIFLE COFFEE WWW.BLACKRIFLUTUS	11.99		445.16
12/16	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	43.15		402.01
12/16	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	49.00		353.01
12/16	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	33.15		319.86
12/16	POS/Check Card Withdrawal NORTH CHILI FAMILY RESTNORTH CHILI NYUS	22.04		297.82
12/16	ATM Withdrawal PAI ISO 58 NORTH MAIN ST BROCKPORT NYUS	43.00		254.82
12/16	ACH Withdrawal SPECTRUM 855 707 7328 - SPECTRUM	294.71		-39.89
12/16	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)SPECTRUM 855 707 7328 - SPECTRUM \$294.71	5.00		-44.89
12/16	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	50.76		-95.65
12/16	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		-125.65
12/16	Deposit Internet Transfer from 24018617 SAV		300.00	174.35
12/17	POS/Check Card Withdrawal SQ *FAMOUS WOK Rochester NYUS	43.90		130.45
12/17	POS/Check Card Withdrawal 123-CAR WASH 585-6375595 NYUS	44.28		86.17
12/17	ACH Deposit NYS DOL UI DD - UI DD		441.00	527.17
12/17	ACH Withdrawal PLANET FIT 585 426 6989 - CLUB FEES 585 426 6989	10.00		517.17
12/17	ACH Withdrawal PAYPAL 241216PPZA4T - INST XFER	34.54		482.63
12/17	Withdrawal Internet Transfer to 24018617 SAV	300.00		182.63
12/17	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	13.39		169.24
12/17	ATM Withdrawal ESL FEDERAL CREDIT UNION 41 NICHOLS ST SPENCERPORT	40.00		129.24
12/18	POS/Check Card Withdrawal AMAZON MKTPL*Z192U3A21 Amzn.com/billWAUS	12.94		116.30
12/18	ACH Deposit SSA TREAS 310 - XXSOC SEC		2,936.00	3,052.30
12/18	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	9.99		3,042.31
12/18	Withdrawal Internet Transfer to 24018617 SAV	2,900.00		142.31
12/18	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	21.00		121.31
12/18	Deposit Internet Transfer from 24018617 SAV		300.00	421.31



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Statement Page: 5 of 10
Statement End Date: 12/31/24
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Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/19	IAT Withdrawal IAT PAYPAL 1039052686710 VERIFONE PAYMENTS B.V.	45.28		376.03
12/20	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	43.79		332.24
12/20	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	11.02		321.22
12/20	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	30.00		291.22
12/20	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		276.22
12/20	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	56.17		220.05
12/20	Deposit Internet Transfer from 24018617 SAV		400.00	620.05
12/21	ATM Withdrawal PAI ISO 4390 BUFFALO RD NORTH CHILI NYUS	23.00		597.05
12/21	POS/Check Card Withdrawal AMAZON MKTPL*Z94SI6RM2 Amzn.com/billWAUS	52.91		544.14
12/21	POS/Check Card Withdrawal THE FIRING PIN LLC BERGEN NYUS	298.00		246.14
12/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	56.15		189.99
12/21	POS/Check Card Withdrawal THE FIRING PIN, LLC THEFIRINGPINNNYUS	19.99		170.00
12/21	POS/Check Card Withdrawal AMAZON MKTPL*Z92FT4L11 Amzn.com/billWAUS	10.79		159.21
12/21	Deposit Internet Transfer from 24018617 SAV		100.00	259.21
12/21	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	5.18		254.03
12/21	Deposit Internet Transfer from 24018617 SAV		100.00	354.03
12/21	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	30.00		324.03
12/23	POS/Check Card Withdrawal AMAZON MKTPL*Z93G90H00 Amzn.com/billWAUS	28.06		295.97
12/23	POS/Check Card Withdrawal WAL-MART #1993 6265 BROCKPORT BROCKPORT NYUS	8.51		287.46
12/23	IAT Withdrawal IAT PAYPAL 1039109955299 ACTIO PTE. LTD.	33.94		253.52
12/23	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	11.87		241.65
12/23	IAT Withdrawal IAT PAYPAL 1039149826507 NAN CHANG HUI YUN LING HAI KE JI YO	46.85		194.80
12/23	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		179.80
12/23	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	25.00		154.80
12/23	POS/Check Card Withdrawal AMAZON MKTPL*ZE1VLOGA2 Amzn.com/billWAUS	6.47		148.33
12/24	Deposit Internet Transfer from 24018617 SAV		100.00	248.33
12/24	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	35.30		213.03
12/24	Deposit Internet Transfer from 24018617 SAV		100.00	313.03
12/24	POS/Check Card Withdrawal Kindle Unltd*ZE0U62C00 888-802-3080 WAUS	11.99		301.04
12/24	Deposit Internet Transfer from 24018617 SAV		200.00	501.04



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Statement Page: 6 of 10
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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/24	POS/Check Card Withdrawal AMAZON MKTPL*Z95DF15Y1 Amzn.com/billWAUS	6.46		494.58
12/24	POS/Check Card Withdrawal TOWNE PLAZA DISCOUNT WINORTH CHILI NYUS	57.22		437.36
12/24	ACH Deposit NYS DOL UI DD - UI DD		441.00	878.36
12/24	IAT Withdrawal IAT PAYPAL 1039169105899 QU MAO SHEN ZHEN JIAN KANG CHAN Y	44.97		833.39
12/24	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	106.78		726.61
12/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	38.75		687.86
12/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	41.24		646.62
12/24	Withdrawal Internet Transfer to 24018617 SAV	300.00		346.62
12/26	POS/Check Card Withdrawal PANERA BREAD #601108 P ROCHESTER NYUS	11.67		334.95
12/26	POS/Check Card Withdrawal CHINA KING REN INC NORTHCHILI NYUS	23.65		311.30
12/26	POS/Check Card Withdrawal CVS/PHARMACY #00586 586--485 SPENCERPORT ROCHESTER NYUS	76.43		234.87
12/26	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	31.50		203.37
12/26	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	35.00		168.37
12/27	Deposit Internet Transfer from 24018617 SAV		100.00	268.37
12/27	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	92.39		175.98
12/27	Deposit Internet Transfer from 24018617 SAV		100.00	275.98
12/27	POS/Check Card Withdrawal AMAZON MKTPL*ZE3EF1P50 Amzn.com/billWAUS	39.95		236.03
12/27	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	80.99		155.04
12/27	POS/Check Card Withdrawal AMAZON MKTPL*Z92PR2IW1 Amzn.com/billWAUS	151.20		3.84
12/27	Deposit Internet Transfer from 24018617 SAV		100.00	103.84
12/28	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	45.16		58.68
12/28	Deposit Internet Transfer from 24018617 SAV		100.00	158.68
12/28	POS/Check Card Withdrawal NORTH CHILI FAMILY RESTNORTH CHILI NYUS	37.92		120.76
12/28	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	52.63		68.13
12/28	POS/Check Card Withdrawal Amazon.com*ZE1R998I0 Amzn.com/billWAUS	129.59		-61.46
12/28	Deposit Internet Transfer from 24018617 SAV		200.00	138.54
12/28	POS/Check Card Withdrawal SQ *JITTERS CAFE SQUARE PURCHASE NORTH CHILI NYUS	5.27		133.27
12/28	POS/Check Card Withdrawal SQ *JITTERS CAFE SQUARE PURCHASE NORTH CHILI NYUS	6.94		126.33
12/28	Deposit Internet Transfer from 24018617 SAV		200.00	326.33
12/28	POS/Check Card Withdrawal SP CARTEDLY LONDON GB	54.98		271.35
12/28	International Service Fee - 77000010	0.55		270.80
12/30	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	43.07		227.73
12/30	POS/Check Card Withdrawal BARBERS GRILL BROCKPORT NYUS	62.53		165.20



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Statement Page: 7 of 10
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Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/30	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	14.02		151.18
12/30	POS/Check Card Withdrawal AMAZON MKTPL*ZE8088W20 Amzn.com/billWAUS	38.61		112.57
12/30	Deposit Internet Transfer from 24018617 SAV		100.00	212.57
12/31	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	17.69		194.88
12/31	Deposit Internet Transfer from 24018617 SAV		100.00	294.88
12/31	ACH Deposit NYS DOL UI DD - UI DD		441.00	735.88
12/31	POS/Check Card Withdrawal YAHOO *Mail Plus 866-562-7228 CAUS	5.00		730.88
12/31	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	23.22		707.66
12/31	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		692.66
12/31	Withdrawal Internet Transfer to 24018617 SAV	400.00		292.66
12/31	POS/Check Card Withdrawal TST*MESQUITE GRILL - GARochester NYUS	34.29		258.37
12/31	POS/Check Card Withdrawal SUNOCO 0230554800 ROCHESTER NYUS	40.00		218.37
12/31	POS/Check Card Withdrawal MCMaster-CARR 630-834-9600 ILUS	31.82		186.55
12/31	Ending Balance			186.55

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
35	10,791.82	155	10,698.84

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

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/02	66.07	12/02	5.00	12/02	15.00	12/02	15.99
12/02	31.98	12/02	40.82	12/03	30.00	12/03	50.75
12/03	55.79	12/03	5.99	12/03	29.87	12/03	44.58
12/03	50.63	12/03	9.84	12/03	800.00	12/03	15.11
12/03	5.78	12/03	35.15	12/04	53.97	12/04	6.18
12/04	25.37	12/04	25.00	12/04	14.00	12/04	20.00
12/04	13.72	12/05	10.99	12/05	23.10	12/05	29.16
12/05	120.00	12/05	5.00	12/05	15.00	12/05	46.50
12/05	78.73	12/06	22.28	12/06	29.87	12/06	59.34
12/06	20.50	12/06	26.95	12/07	16.18	12/07	44.83
12/09	8.19	12/09	64.89	12/09	41.00	12/09	18.50
12/09	17.49	12/09	11.98	12/09	30.40	12/09	15.00
12/10	11.92	12/10	24.83	12/10	38.67	12/10	62.75
12/10	14.00	12/11	10.79	12/12	24.29	12/12	26.20
12/12	89.99	12/12	38.91	12/13	28.42	12/13	110.05
12/13	10.00	12/13	32.39	12/13	11.99	12/13	15.00
12/13	45.15	12/13	3.31	12/14	30.00	12/14	500.00
12/14	20.51	12/14	21.58	12/14	7.45	12/14	12.95
12/14	15.00	12/14	21.59	12/14	43.75	12/14	28.07
12/16	57.76	12/16	11.99	12/16	43.15	12/16	49.00
12/16	33.15	12/16	22.04	12/16	43.00	12/16	294.71

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TDD 585.336.1399 or 800.243.6722
or visit us online at esl.org





Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 8 of 10
Statement End Date: 12/31/24
Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/16	5.00	12/16	50.76	12/16	30.00	12/17	43.90
12/17	44.28	12/17	10.00	12/17	34.54	12/17	300.00
12/17	13.39	12/17	40.00	12/18	12.94	12/18	9.99
12/18	2,900.00	12/18	21.00	12/19	45.28	12/20	43.79
12/20	11.02	12/20	30.00	12/20	15.00	12/20	56.17
12/21	23.00	12/21	52.91	12/21	298.00	12/21	56.15
12/21	19.99	12/21	10.79	12/21	5.18	12/21	30.00
12/23	28.06	12/23	8.51	12/23	33.94	12/23	11.87
12/23	46.85	12/23	15.00	12/23	25.00	12/23	6.47
12/24	35.30	12/24	11.99	12/24	6.46	12/24	57.22
12/24	44.97	12/24	106.78	12/24	38.75	12/24	41.24
12/24	300.00	12/26	11.67	12/26	23.65	12/26	76.43
12/26	31.50	12/26	35.00	12/27	92.39	12/27	39.95
12/27	80.99	12/27	151.20	12/28	45.16	12/28	37.92
12/28	52.63	12/28	129.59	12/28	5.27	12/28	6.94
12/28	54.98	12/28	0.55	12/30	43.07	12/30	62.53
12/30	14.02	12/30	38.61	12/31	17.69	12/31	5.00
12/31	23.22	12/31	15.00	12/31	400.00	12/31	34.29
12/31	40.00	12/31	31.82				

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
12/02	100.00	12/02	860.82	12/03	441.00	12/05	100.00
12/05	300.00	12/05	100.00	12/07	100.00	12/07	100.00
12/09	100.00	12/09	90.00	12/10	441.00	12/12	800.00
12/14	100.00	12/14	200.00	12/14	100.00	12/16	300.00
12/17	441.00	12/18	2,936.00	12/18	300.00	12/20	400.00
12/21	100.00	12/21	100.00	12/24	100.00	12/24	100.00
12/24	200.00	12/24	441.00	12/27	100.00	12/27	100.00
12/27	100.00	12/28	100.00	12/28	200.00	12/28	200.00
12/30	100.00	12/31	100.00	12/31	441.00		

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	10.00	60.00
Total Returned Item Fees	0.00	0.00

SAVINGS

Membership Daily Dividend: 24018617

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/01	Beginning Balance			2,190.09
12/02	Withdrawal Internet Transfer to 24018632 CK	100.00		2,090.09
12/03	Deposit Internet Transfer from 24018632 CK		800.00	2,890.09



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Statement Page: 9 of 10
Statement End Date: 12/31/24
Member Name: MARK T. HAZEL
Member Number: 240186

SAVINGS

Membership Daily Dividend: 24018617 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
12/05	Withdrawal Internet Transfer to 24018632 CK	100.00		2,790.09
12/05	Withdrawal Internet Transfer to 24018632 CK	300.00		2,490.09
12/05	Withdrawal Internet Transfer to 24018632 CK	100.00		2,390.09
12/07	Withdrawal Internet Transfer to 24018632 CK	100.00		2,290.09
12/07	Withdrawal Internet Transfer to 24018632 CK	100.00		2,190.09
12/09	Withdrawal Internet Transfer to 24018632 CK	100.00		2,090.09
12/09	Withdrawal Internet Transfer to 24018632 CK	90.00		2,000.09
12/14	Deposit Internet Transfer from 24018632 CK		500.00	2,500.09
12/14	Withdrawal Internet Transfer to 24018632 CK	100.00		2,400.09
12/14	Withdrawal Internet Transfer to 24018632 CK	200.00		2,200.09
12/14	Withdrawal Internet Transfer to 24018632 CK	100.00		2,100.09
12/16	Withdrawal Internet Transfer to 24018632 CK	300.00		1,800.09
12/17	Deposit Internet Transfer from 24018632 CK		300.00	2,100.09
12/18	Deposit Internet Transfer from 24018632 CK		2,900.00	5,000.09
12/18	Withdrawal Internet Transfer to 24018632 CK	300.00		4,700.09
12/20	Withdrawal Internet Transfer to 24018632 CK	400.00		4,300.09
12/21	Withdrawal Internet Transfer to 24018632 CK	100.00		4,200.09
12/21	Withdrawal Internet Transfer to 24018632 CK	100.00		4,100.09
12/24	Withdrawal Internet Transfer to 24018632 CK	100.00		4,000.09
12/24	Withdrawal Internet Transfer to 24018632 CK	100.00		3,900.09
12/24	Withdrawal Internet Transfer to 24018632 CK	200.00		3,700.09
12/24	Deposit Internet Transfer from 24018632 CK		300.00	4,000.09
12/27	Withdrawal Internet Transfer to 24018632 CK	100.00		3,900.09
12/27	Withdrawal Internet Transfer to 24018632 CK	100.00		3,800.09
12/27	Withdrawal Internet Transfer to 24018632 CK	100.00		3,700.09
12/28	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.09
12/28	Withdrawal Internet Transfer to 24018632 CK	200.00		3,400.09
12/28	Withdrawal Internet Transfer to 24018632 CK	200.00		3,200.09
12/30	Withdrawal Internet Transfer to 24018632 CK	100.00		3,100.09
12/31	Withdrawal Internet Transfer to 24018632 CK	100.00		3,000.09
12/31	Deposit Internet Transfer from 24018632 CK		400.00	3,400.09
12/31	Deposit Dividend		0.44	3,400.53
12/31	Ending Balance			3,400.53

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
6	5,200.00	27	3,990.00

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

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.052% on Average Daily Balance of \$2,965.25 for 31 days.

Dividends (which may include Owners' Dividend) of \$189.65 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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Statement Page: 10 of 10
Statement End Date: 12/31/24
Member Name: MARK T. HAZEL
Member Number: 240186

DIVIDENDS AND INTEREST PAID FOR 2024

ACCOUNT TYPE	ACCOUNT NUMBER	AMOUNT
Free Checking	24018632	0.00
Membership Daily Dividend	24018617	189.65
Total Dividends Earned		189.65
Total Interest Paid on Loans		0.00

One of the above Checking or Savings Accounts may include your Owners' Dividend, if one was paid during the year.
One of the above Checking or Savings Accounts may include promotional income, if any was received during the year.
** If an account was closed prior to this statement period, it will not appear in the list above. **



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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.