



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 1 of 7
Statement End Date: 02/28/25
Member Number: 240186

Message for members with a Cash Reserve:

Find information about your
Cash Reserve Account (including
transactional and billing information)
printed within this statement,
located after your Checking
account(s) information (labeled as
"OVERDRAFT PROTECTION").

210405

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

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	24018632	61.05	192.72
Membership Daily Dividend	24018617	3,800.41	4,400.41

CHECKING

Free Checking: 24018632

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/01	Beginning Balance			61.05
02/01	Deposit Internet Transfer from 24018617 SAV		100.00	161.05
02/01	Deposit Internet Transfer from 24018617 SAV		100.00	261.05
02/01	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	73.90		187.15
02/01	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	25.00		162.15
02/03	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	4.00		158.15
02/03	POS/Check Card Withdrawal KWIK FILL 047 NAPLES NYUS	42.75		115.40
02/03	POS/Check Card Withdrawal AMAZON MKTPL*Q587G1Y23 Amzn.com/billWAUS	10.79		104.61
02/03	Deposit Internet Transfer from 24018617 SAV		100.00	204.61
02/03	ACH Deposit KODAK RETIREMENT - PAYMENT		860.82	1,065.43
02/03	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	15.99		1,049.44
02/03	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	43.15		1,006.29
02/03	Withdrawal Internet Transfer to 24018617 SAV	800.00		206.29
02/04	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	6.96		199.33
02/04	ACH Withdrawal STATE FARM BILLG - PAYMENTS	44.58		154.75
02/04	POS/Check Card Withdrawal DUNKIN #352210 Q35 BROCKPORT NYUS	8.08		146.67
02/04	POS/Check Card Withdrawal DUNKIN #363231 ROCHESTER NYUS	3.87		142.80
02/04	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	75.35		67.45
02/04	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	37.67		29.78
02/04	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	24.75		5.03



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Statement Page: 2 of 7
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Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/04	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		-9.97
02/04	POS/Check Card Withdrawal Amazon.com*B25KA4YI3 Amzn.com/billWAUS	11.97		-21.94
02/04	Deposit Internet Transfer from 24018617 SAV		100.00	78.06
02/05	Deposit Internet Transfer from 24018617 SAV		100.00	178.06
02/05	POS/Check Card Withdrawal WEGMANS #068 ROCHESTER NYUS	27.54		150.52
02/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	3.23		147.29
02/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	10.99		136.30
02/05	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		121.30
02/05	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	13.00		108.30
02/05	POS/Check Card Withdrawal MERCHANTS GRILL ROCHESTER NYUS	23.44		84.86
02/05	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	9.00		75.86
02/05	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	17.00		58.86
02/06	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	12.00		46.86
02/07	POS/Check Card Withdrawal McDonalds 10073 SPENCERPORT NYUS	15.95		30.91
02/07	Deposit Internet Transfer from 24018617 SAV		100.00	130.91
02/07	POS/Check Card Withdrawal QUICKLEES 14 GAT 3585 BUFFALO ROAD US ROCHESTER NYUS	30.00		100.91
02/07	POS/Check Card Withdrawal WEGMANS #013 2301 LYELL AVENUE ROCHESTER NYUS	23.05		77.86
02/07	Deposit Internet Transfer from 24018617 SAV		100.00	177.86
02/08	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	11.55		166.31
02/08	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	29.28		137.03
02/08	Deposit Internet Transfer from 24018617 SAV		100.00	237.03
02/08	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	45.25		191.78
02/10	POS/Check Card Withdrawal REDWOOD RESTAURANT NAPLES NYUS	53.35		138.43
02/10	ACH Withdrawal PAYPAL 250208PPZIB9 - INST XFER	24.99		113.44
02/10	IAT Withdrawal IAT PAYPAL 1040179259781 ACTITECH LIMITED	66.65		46.79
02/10	Courtesy Pay Overdraft Fee IAT Withdrawal (Paid)IAT PAYPAL 1040179259781 ACTITECH LIMITED	5.00		41.79
02/10	POS/Check Card Withdrawal NETFLIX COM LOS GATOS CAUS	24.83		16.96
02/10	Deposit Internet Transfer from 24018617 SAV		100.00	116.96
02/10	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	40.00		76.96
02/10	POS/Check Card Withdrawal 58 MAIN BBQ & BREW 585-6372383 NYUS	23.98		52.98
02/10	Deposit Internet Transfer from 24018617 SAV		100.00	152.98
02/10	Deposit Internet Transfer from 24018617 SAV		100.00	252.98
02/11	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	1.29		251.69
02/11	IAT Withdrawal IAT PAYPAL 1040204182489 MEDICAL SCORE	53.04		198.65



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Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/11	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		168.65
02/11	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		138.65
02/11	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		126.66
02/11	Deposit Internet Transfer from 24018617 SAV		200.00	326.66
02/11	POS/Check Card Withdrawal AMAZON MKTPL*648C63GS3 Amzn.com/billWAUS	20.51		306.15
02/11	POS/Check Card Withdrawal QUICKLEES 14 GAT 3585 BUFFALO ROAD US ROCHESTER NYUS	30.00		276.15
02/12	ACH Deposit FIDELITY 74553 P - FIDELITY		800.00	1,076.15
02/12	POS/Check Card Withdrawal DUNKIN #352210 Q35 BROCKPORT NYUS	11.30		1,064.85
02/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	25.00		1,039.85
02/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	64.21		975.64
02/12	POS/Check Card Withdrawal TACO BELL #5008 BROCKPORT NYUS	29.92		945.72
02/12	POS/Check Card Withdrawal TOPS MARKET #453 SPENCERPORT NYUS	59.78		885.94
02/13	POS/Check Card Withdrawal HO HO HIBACHI SUSHI. BROCKPORT NYUS	21.33		864.61
02/13	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	50.00		814.61
02/13	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		802.62
02/14	POS/Check Card Withdrawal Spectrum Mobile 855-707-7328 MOUS	57.77		744.85
02/14	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	37.09		707.76
02/15	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	66.95		640.81
02/15	POS/Check Card Withdrawal U-HAULAMTAC GROUP LLC BROCKPORT NYUS	279.38		361.43
02/15	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	9.99		351.44
02/18	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	34.01		317.43
02/18	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	62.50		254.93
02/18	POS/Check Card Withdrawal AMAZON MKTPL*AU8H08N03 Amzn.com/billWAUS	10.26		244.67
02/18	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	39.31		205.36
02/18	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	9.99		195.37
02/18	ACH Withdrawal PLANET FIT 585 426 6989 - CLUB FEES 585 426 6989	10.00		185.37
02/18	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	34.54		150.83
02/18	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	139.00		11.83
02/18	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TRANSFER - INST XFER	5.00		6.83
02/18	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	36.00		-29.17
02/18	Deposit Internet Transfer from 24018617 SAV		100.00	70.83



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/18	POS/Check Card Withdrawal 58 MAIN BBQ & BREW 585-6372383 NYUS	29.92		40.91
02/19	Deposit Internet Transfer from 24018617 SAV		200.00	240.91
02/19	ACH Deposit SSA TREAS 310 - XXSOC SEC		3,038.00	3,278.91
02/19	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	51.00		3,227.91
02/19	Withdrawal Internet Transfer to 24018617 SAV	3,000.00		227.91
02/20	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	12.95		214.96
02/20	POS/Check Card Withdrawal PAYPAL *W2HYP43 SAN JOSE CAUS	50.00		164.96
02/20	ATM Withdrawal PAI ISO 4390 BUFFALO RD NORTH CHILI NYUS	43.00		121.96
02/20	Deposit Internet Transfer from 24018617 SAV		100.00	221.96
02/20	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	30.55		191.41
02/20	POS/Check Card Withdrawal AMAZON MKTPL*939ER0TY3 Amzn.com/billWAUS	9.71		181.70
02/20	POS/Check Card Withdrawal AMAZON MKTPL*7Z7J65TI3 Amzn.com/billWAUS	25.91		155.79
02/20	ACH Withdrawal CHASE CREDIT CRD - EPAY	100.00		55.79
02/20	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)CHASE CREDIT CRD - EPAY	5.00		50.79
02/20	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	66.25		-15.46
02/20	Deposit Internet Transfer from 24018617 SAV		200.00	184.54
02/21	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	42.05		142.49
02/21	POS/Check Card Withdrawal AMAZON MKTPL*2E65S6LK3 Amzn.com/billWAUS	20.51		121.98
02/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	43.15		78.83
02/21	Deposit Internet Transfer from 24018617 SAV		100.00	178.83
02/21	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	40.00		138.83
02/22	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	28.95		109.88
02/22	POS/Check Card Withdrawal FASTRAC 0295 1820 HYLAN DRIVE ROCHESTER NYUS	9.26		100.62
02/22	Deposit Internet Transfer from 24018617 SAV		400.00	500.62
02/24	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		470.62
02/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	27.23		443.39
02/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	12.50		430.89
02/24	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	56.98		373.91
02/24	POS/Check Card Withdrawal Kindle Unltd*TQ3JT50Q3 888-802-3080 WAUS	11.99		361.92
02/24	POS/Check Card Withdrawal MICROSOFT*STORE REDMOND WAUS	2.15		359.77
02/24	POS/Check Card Withdrawal REDWOOD RESTAURANT NAPLES NYUS	49.10		310.67
02/24	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	11.87		298.80



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/24	ACH Withdrawal SPECTRUM 855 707 7328 - SPECTRUM	302.81		-4.01
02/24	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)SPECTRUM 855 707 7328 - SPECTRUM \$302.81	5.00		-9.01
02/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	42.00		-51.01
02/24	Deposit Internet Transfer from 24018617 SAV		200.00	148.99
02/24	Deposit Internet Transfer from 24018617 SAV		200.00	348.99
02/25	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	12.75		336.24
02/25	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	41.17		295.07
02/26	POS/Check Card Withdrawal BILL GRAY'S GATES ROCHESTER NYUS	16.51		278.56
02/26	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	41.03		237.53
02/26	ACH Withdrawal REVC0 SOLUTIONS 4INFO 855 202 0113 - PREAUTHPMT	145.28		92.25
02/26	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		62.25
02/26	Deposit Internet Transfer from 24018617 SAV		200.00	262.25
02/26	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	70.87		191.38
02/27	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	17.71		173.67
02/27	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	36.15		137.52
02/27	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	42.25		95.27
02/27	POS/Check Card Withdrawal PIZZA HUT 039669 BROCKPORT NYUS	16.94		78.33
02/28	POS/Check Card Withdrawal AMAZON MKTPL*1Q6BG4193 Amzn.com/billWAUS	21.59		56.74
02/28	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	31.50		25.24
02/28	Deposit Internet Transfer from 24018617 SAV		200.00	225.24
02/28	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	32.52		192.72
02/28	Ending Balance			192.72

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
25	7,898.82	108	7,747.15

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

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
02/01	73.90	02/01	25.00	02/03	4.00	02/03	42.75
02/03	10.79	02/03	15.99	02/03	43.15	02/03	800.00
02/04	6.96	02/04	44.58	02/04	8.08	02/04	3.87
02/04	75.35	02/04	37.67	02/04	24.75	02/04	15.00



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CHECKING

Free Checking: 24018632 (Continued)

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
02/04	11.97	02/05	27.54	02/05	3.23	02/05	10.99
02/05	15.00	02/05	13.00	02/05	23.44	02/05	9.00
02/05	17.00	02/06	12.00	02/07	15.95	02/07	30.00
02/07	23.05	02/08	11.55	02/08	29.28	02/08	45.25
02/10	53.35	02/10	24.99	02/10	66.65	02/10	5.00
02/10	24.83	02/10	40.00	02/10	23.98	02/11	1.29
02/11	53.04	02/11	30.00	02/11	30.00	02/11	11.99
02/11	20.51	02/11	30.00	02/12	11.30	02/12	25.00
02/12	64.21	02/12	29.92	02/12	59.78	02/13	21.33
02/13	50.00	02/13	11.99	02/14	57.77	02/14	37.09
02/15	66.95	02/15	279.38	02/15	9.99	02/18	34.01
02/18	62.50	02/18	10.26	02/18	39.31	02/18	9.99
02/18	10.00	02/18	34.54	02/18	139.00	02/18	5.00
02/18	36.00	02/18	29.92	02/19	51.00	02/19	3,000.00
02/20	12.95	02/20	50.00	02/20	43.00	02/20	30.55
02/20	9.71	02/20	25.91	02/20	100.00	02/20	5.00
02/20	66.25	02/21	42.05	02/21	20.51	02/21	43.15
02/21	40.00	02/22	28.95	02/22	9.26	02/24	30.00
02/24	27.23	02/24	12.50	02/24	56.98	02/24	11.99
02/24	2.15	02/24	49.10	02/24	11.87	02/24	302.81
02/24	5.00	02/24	42.00	02/25	12.75	02/25	41.17
02/26	16.51	02/26	41.03	02/26	145.28	02/26	30.00
02/26	70.87	02/27	17.71	02/27	36.15	02/27	42.25
02/27	16.94	02/28	21.59	02/28	31.50	02/28	32.52

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
02/01	100.00	02/01	100.00	02/03	100.00	02/03	860.82
02/04	100.00	02/05	100.00	02/07	100.00	02/07	100.00
02/08	100.00	02/10	100.00	02/10	100.00	02/10	100.00
02/11	200.00	02/12	800.00	02/18	100.00	02/19	200.00
02/19	3,038.00	02/20	100.00	02/20	200.00	02/21	100.00
02/22	400.00	02/24	200.00	02/24	200.00	02/26	200.00
02/28	200.00						

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	5.00	10.00
Total Returned Item Fees	0.00	0.00



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SAVINGS

Membership Daily Dividend: 24018617

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
02/01	Beginning Balance			3,800.41
02/01	Withdrawal Internet Transfer to 24018632 CK	100.00		3,700.41
02/01	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.41
02/03	Withdrawal Internet Transfer to 24018632 CK	100.00		3,500.41
02/03	Deposit Internet Transfer from 24018632 CK		800.00	4,300.41
02/04	Withdrawal Internet Transfer to 24018632 CK	100.00		4,200.41
02/05	Withdrawal Internet Transfer to 24018632 CK	100.00		4,100.41
02/07	Withdrawal Internet Transfer to 24018632 CK	100.00		4,000.41
02/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,900.41
02/08	Withdrawal Internet Transfer to 24018632 CK	100.00		3,800.41
02/10	Withdrawal Internet Transfer to 24018632 CK	100.00		3,700.41
02/10	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.41
02/10	Withdrawal Internet Transfer to 24018632 CK	100.00		3,500.41
02/11	Withdrawal Internet Transfer to 24018632 CK	200.00		3,300.41
02/18	Withdrawal Internet Transfer to 24018632 CK	100.00		3,200.41
02/19	Withdrawal Internet Transfer to 24018632 CK	200.00		3,000.41
02/19	Deposit Internet Transfer from 24018632 CK		3,000.00	6,000.41
02/20	Withdrawal Internet Transfer to 24018632 CK	100.00		5,900.41
02/20	Withdrawal Internet Transfer to 24018632 CK	200.00		5,700.41
02/21	Withdrawal Internet Transfer to 24018632 CK	100.00		5,600.41
02/22	Withdrawal Internet Transfer to 24018632 CK	400.00		5,200.41
02/24	Withdrawal Internet Transfer to 24018632 CK	200.00		5,000.41
02/24	Withdrawal Internet Transfer to 24018632 CK	200.00		4,800.41
02/26	Withdrawal Internet Transfer to 24018632 CK	200.00		4,600.41
02/28	Withdrawal Internet Transfer to 24018632 CK	200.00		4,400.41
02/28	Ending Balance			4,400.41

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
2	3,800.00	22	3,200.00

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 \$4,146.84 for 28 days.

Dividends (which may include Owners' Dividend) of \$207.88 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



Questions? Call 585.336.1000 or 800.848.2265
TDD 585.336.1399 or 800.243.6722
or visit us online at esl.org





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.