



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 1 of 8
Statement End Date: 01/31/25
Member Number: 240186

SUCCESS IS BETTER WHEN SHARED

ESL Owners' Dividend

Check this statement for your payout.

Learn more at esl.org/ownersdividend.

Qualification for the Owners' Dividend is subject to eligibility requirements.
Payment of a Dividend is not guaranteed.

316109

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

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	24018632	186.55	61.05
Membership Daily Dividend	24018617	3,400.53	3,800.41

CHECKING

Free Checking: 24018632

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/01	Beginning Balance			186.55
01/02	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	49.00		137.55
01/02	Deposit Internet Transfer from 24018617 SAV		100.00	237.55
01/02	ACH Deposit KODAK RETIREMENT - PAYMENT		860.82	1,098.37
01/02	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	15.99		1,082.38
01/02	POS/Check Card Withdrawal AMAZON MKTPL*ZE5CC97H1 Amzn.com/billWAUS	10.69		1,071.69
01/02	POS/Check Card Withdrawal AMAZON MKTPL*ZP6WG1ETO Amzn.com/billWAUS	10.26		1,061.43
01/02	Withdrawal Internet Transfer to 24018617 SAV	800.00		261.43
01/02	POS/Check Card Withdrawal TACO BELL #5008 BROCKPORT NYUS	22.29		239.14
01/02	Deposit Internet Transfer from 24018617 SAV		200.00	439.14
01/03	POS/Check Card Withdrawal AMAZON MKTPL*ZP98E8P00 Amzn.com/billWAUS	106.76		332.38
01/03	POS/Check Card Withdrawal Amazon Music*ZD4IT7ZL2 888-802-3080 WAUS	5.99		326.39
01/03	POS/Check Card Withdrawal SQ *FAMOUS WOK Rochester NYUS	19.47		306.92
01/03	POS/Check Card Withdrawal WEST HERR SUBARU OF ROCROCHESTER NYUS	168.43		138.49
01/04	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	27.82		110.67
01/04	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	6.13		104.54
01/04	POS/Check Card Withdrawal NORTH CHILI FAMILY RESTNORTH CHILI NYUS	32.76		71.78
01/04	POS/Check Card Withdrawal AAA W & C NY-MBR DUES-A716-633-9860 NYUS	25.37		46.41



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Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/04	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	13.00		33.41
01/04	Deposit Internet Transfer from 24018617 SAV		100.00	133.41
01/04	POS/Check Card Withdrawal RENNOLDSON'S MARKET NAPLES NYUS	24.39		109.02
01/06	POS/Check Card Withdrawal AMAZON MKTPL*ZD2CP5VC2 Amzn.com/billWAUS	41.02		68.00
01/06	Deposit Internet Transfer from 24018617 SAV		100.00	168.00
01/06	POS/Check Card Withdrawal BYRNE DAIRY 117 2295 SPENCERPORT RD ROCHESTER NYUS	36.57		131.43
01/06	Deposit Internet Transfer from 24018617 SAV		100.00	231.43
01/06	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	73.75		157.68
01/06	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	23.84		133.84
01/06	POS/Check Card Withdrawal PIZZA 151 NORTH CHILI NYUS	16.91		116.93
01/06	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	10.99		105.94
01/06	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	9.30		96.64
01/06	POS/Check Card Withdrawal AMAZON MKTPL*ZD9QE9FK0 Amzn.com/billWAUS	30.78		65.86
01/07	Deposit Internet Transfer from 24018617 SAV		100.00	165.86
01/07	Deposit Internet Transfer from 24018617 SAV		200.00	365.86
01/07	ACH Deposit NYS DOL UI DD - UI DD		441.00	806.86
01/07	POS/Check Card Withdrawal AMAZON MKTPL*ZD0YI2L50 Amzn.com/billWAUS	23.76		783.10
01/07	IAT Withdrawal IAT PAYPAL 1039458148429 ZHANG SHA DI LI SI DIAN ZI SHANG WU	38.48		744.62
01/07	POS/Check Card Withdrawal USPS PO 3559250514 NORTH CHILI NYUS	23.52		721.10
01/07	POS/Check Card Withdrawal AMAZON MKTPL*ZD7KC6ZA0 Amzn.com/billWAUS	10.79		710.31
01/07	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	25.00		685.31
01/07	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	80.15		605.16
01/07	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		590.16
01/07	Withdrawal Internet Transfer to 24018617 SAV	400.00		190.16
01/07	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	38.55		151.61
01/07	Deposit Internet Transfer from 24018617 SAV		100.00	251.61
01/07	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	113.76		137.85
01/08	POS/Check Card Withdrawal AMAZON MKTPL*Z544K0L62 Amzn.com/billWAUS	10.79		127.06
01/08	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	13.00		114.06
01/08	POS/Check Card Withdrawal Amazon.com*ZP2CT2KG1 Amzn.com/billWAUS	36.72		77.34
01/08	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	20.00		57.34
01/08	POS/Check Card Withdrawal MERCHANTS GRILL ROCHESTER NYUS	14.80		42.54
01/08	Deposit Internet Transfer from 24018617 SAV		100.00	142.54



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Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/09	Deposit Internet Transfer from 24018617 SAV		100.00	242.54
01/09	Deposit Internet Transfer from 24018617 SAV		100.00	342.54
01/09	ACH Deposit SSA TREAS 310 - XXSOC SEC		35.00	377.54
01/09	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	13.49		364.05
01/09	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	32.00		332.05
01/09	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	51.16		280.89
01/13	ACH Deposit GOOGLE 014073675 CREDIT - ACCTVERIFY		0.20	281.09
01/13	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	20.51		260.58
01/13	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	22.35		238.23
01/13	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	41.03		197.20
01/13	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	100.00		97.20
01/14	ACH Deposit FIDELITY 74553 P - FIDELITY		800.00	897.20
01/14	ACH Withdrawal AMAZON.COM SERVI TELECHK 800 697 9263 - INTERNET	13.34		883.86
01/14	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	14.03		869.83
01/15	ACH Deposit SSA TREAS 310 - XXSOC SEC		3,003.00	3,872.83
01/15	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	15.54		3,857.29
01/15	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	21.59		3,835.70
01/15	ACH Withdrawal AMAZON MARKETPLA TELECHK 800 697 9263 - INTERNET	23.22		3,812.48
01/16	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	37.23		3,775.25
01/16	Withdrawal Internet Transfer to 24018617 SAV	3,500.00		275.25
01/16	Deposit Internet Transfer from 24018617 SAV		100.00	375.25
01/16	POS/Check Card Withdrawal PAYPAL *CHAMELEON A SAN JOSE CAUS	69.50		305.75
01/16	POS/Check Card Withdrawal Spectrum Mobile 855-707-7328 MOUS	57.76		247.99
01/16	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	34.99		213.00
01/16	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	29.98		183.02
01/16	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	31.94		151.08
01/16	POS/Check Card Withdrawal HEIL SOUND COMMUNICATI WWW.HEILSOUNDILUS	64.00		87.08
01/16	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		72.08
01/16	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	67.75		4.33
01/16	Deposit Internet Transfer from 24018617 SAV		200.00	204.33
01/16	POS/Check Card Withdrawal AMAZON MKTPL*Z588F8820 Amzn.com/billWAUS	12.95		191.38
01/16	POS/Check Card Withdrawal WEGMANS #068 3175 CHILI AVE ROCHESTER NYUS	51.90		139.48
01/17	ACH Withdrawal PLANET FIT 585 426 6989 - CLUB FEES 585 426 6989	10.00		129.48
01/17	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	12.95		116.53
01/17	ACH Withdrawal STATE FARM RO 08 - CPC CLIENT	44.58		71.95
01/17	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	50.00		21.95



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/17	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TRANSFER - INST XFER	5.00		16.95
01/17	ACH Withdrawal HOME DEPOT - ONLINE PMT	100.00		-83.05
01/17	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)HOME DEPOT - ONLINE PMT \$100.00	5.00		-88.05
01/17	Deposit Internet Transfer from 24018617 SAV		200.00	111.95
01/17	Deposit Internet Transfer from 24018617 SAV		100.00	211.95
01/17	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	24.67		187.28
01/17	Deposit Internet Transfer from 24018617 SAV		100.00	287.28
01/18	Deposit Internet Transfer from 24018617 SAV		100.00	387.28
01/18	POS/Check Card Withdrawal NETFLIX.COM NETFLIX.COM CAUS	24.83		362.45
01/18	POS/Check Card Withdrawal THE FIRING PIN LLC BERGEN NYUS	115.99		246.46
01/18	POS/Check Card Withdrawal PANERA BREAD #601108 P ROCHESTER NYUS	11.71		234.75
01/18	POS/Check Card Withdrawal PANERA BREAD #601108 P ROCHESTER NYUS	3.55		231.20
01/18	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		219.21
01/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	51.70		167.51
01/21	Deposit Internet Transfer from 24018617 SAV		100.00	267.51
01/21	POS/Check Card Withdrawal WEGMANS #065 6660 FOURTH SECTION RD BROCKPORT NYUS	45.78		221.73
01/21	Deposit Internet Transfer from 24018617 SAV		100.00	321.73
01/21	POS/Check Card Withdrawal Speedway 995 Transit Way Brockport NYUS	35.01		286.72
01/21	POS/Check Card Withdrawal PAYPAL *CHAMELEON A 775-344-9900 NVUS	112.70		174.02
01/21	POS/Check Card Withdrawal SQ *KODAK CENTER PERFORRochester NYUS	14.95		159.07
01/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	28.90		130.17
01/21	POS/Check Card Withdrawal BLACK RIFLE COFFEE WWW.BLACKRIFLUTUS	11.99		118.18
01/21	Deposit Internet Transfer from 24018617 SAV		100.00	218.18
01/21	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	32.27		185.91
01/21	Deposit Internet Transfer from 24018617 SAV		100.00	285.91
01/21	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	9.99		275.92
01/21	ACH Withdrawal CHASE CREDIT CRD - EPAY	80.00		195.92
01/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	82.37		113.55
01/21	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	44.15		69.40
01/22	Deposit Internet Transfer from 24018617 SAV		200.00	269.40
01/22	POS/Check Card Withdrawal TRACTOR SUPPLY #738 6365 BROCKPORT SPENC BROCKPORT NYUS	35.63		233.77
01/22	POS/Check Card Withdrawal WEGMANS #065 6660 FOURTH SECTION RD BROCKPORT NYUS	38.19		195.58
01/23	ACH Withdrawal PAYPAL 250122PPZ700 - INST XFER	11.87		183.71



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/23	POS/Check Card Withdrawal TRACTOR SUPPLY #738 BROCKPORT NYUS	84.00		99.71
01/23	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		84.71
01/23	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	26.75		57.96
01/23	Deposit Internet Transfer from 24018617 SAV		108.00	165.96
01/24	POS/Check Card Withdrawal HO HO HIBACHI SUSHI. BROCKPORT NYUS	17.51		148.45
01/24	POS/Check Card Withdrawal DUNKIN #351840 NORTH CHILI NYUS	13.93		134.52
01/24	POS/Check Card Withdrawal WEGMANS #065 BROCKPORT NYUS	12.38		122.14
01/24	Deposit Internet Transfer from 24018617 SAV		300.00	422.14
01/24	ATM Withdrawal ESL FEDERAL CREDIT UNION 41 NICHOLS ST SPENCERPORT	40.00		382.14
01/24	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	1.50		380.64
01/24	POS/Check Card Withdrawal 58 MAIN BBQ & BREW 585-6372383 NYUS	45.80		334.84
01/25	Deposit Internet Transfer from 24018617 SAV		100.00	434.84
01/25	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	19.02		415.82
01/25	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	7.28		408.54
01/25	Deposit Internet Transfer from 24018617 SAV		100.00	508.54
01/25	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	17.98		490.56
01/25	POS/Check Card Withdrawal KWIK FILL 047 NAPLES NYUS	40.19		450.37
01/25	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		435.37
01/27	POS/Check Card Withdrawal DUNKIN #351840 NORTH CHILI NYUS	9.48		425.89
01/27	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	66.15		359.74
01/27	ACH Withdrawal SPECTRUM 855 707 7328 - SPECTRUM	294.59		65.15
01/27	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)SPECTRUM 855 707 7328 - SPECTRUM	5.00		60.15
01/27	Deposit Internet Transfer from 24018617 SAV		300.00	360.15
01/27	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	45.07		315.08
01/27	POS/Check Card Withdrawal AMAZON MKTPL*ZC7PV1TH0 Amzn.com/billWAUS	107.95		207.13
01/28	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	27.11		180.02
01/28	POS/Check Card Withdrawal BILL GRAY'S BROCKPORT BROCKPORT NYUS	92.30		87.72
01/28	POS/Check Card Withdrawal KFC G135949 ROCHESTER NYUS	22.42		65.30
01/28	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	25.00		40.30
01/28	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	13.00		27.30
01/28	Deposit Internet Transfer from 24018617 SAV		200.00	227.30



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/29	POS/Check Card Withdrawal NEW YORK STATE DMV 518-4740904 NYUS	17.50		209.80
01/29	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		194.80
01/29	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	70.67		124.13
01/29	POS/Check Card Withdrawal AMAZON MKTPL*ZC86510D1 Amzn.com/billWAUS	39.00		85.13
01/30	Deposit Internet Transfer from 24018617 SAV		100.00	185.13
01/30	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	7.95		177.18
01/30	Deposit Internet Transfer from 24018617 SAV		100.00	277.18
01/30	POS/Check Card Withdrawal WEGMANS #068 ROCHESTER NYUS	134.15		143.03
01/30	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	64.99		78.04
01/30	POS/Check Card Withdrawal PAYPAL *EBAY US 786762515 CAUS	16.99		61.05
01/31	Ending Balance			61.05

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
36	9,148.02	121	9,258.52

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

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/02	49.00	01/02	15.99	01/02	10.69	01/02	10.26
01/02	800.00	01/02	22.29	01/03	106.76	01/03	5.99
01/03	19.47	01/03	168.43	01/04	27.82	01/04	6.13
01/04	32.76	01/04	25.37	01/04	13.00	01/04	24.39
01/06	41.02	01/06	36.57	01/06	73.75	01/06	23.84
01/06	16.91	01/06	10.99	01/06	9.30	01/06	30.78
01/07	23.76	01/07	38.48	01/07	23.52	01/07	10.79
01/07	25.00	01/07	80.15	01/07	15.00	01/07	400.00
01/07	38.55	01/07	113.76	01/08	10.79	01/08	13.00
01/08	36.72	01/08	20.00	01/08	14.80	01/09	13.49
01/09	32.00	01/09	51.16	01/13	20.51	01/13	22.35
01/13	41.03	01/13	100.00	01/14	13.34	01/14	14.03
01/15	15.54	01/15	21.59	01/15	23.22	01/16	37.23
01/16	3,500.00	01/16	69.50	01/16	57.76	01/16	34.99
01/16	29.98	01/16	31.94	01/16	64.00	01/16	15.00
01/16	67.75	01/16	12.95	01/16	51.90	01/17	10.00
01/17	12.95	01/17	44.58	01/17	50.00	01/17	5.00
01/17	100.00	01/17	5.00	01/17	24.67	01/18	24.83
01/18	115.99	01/18	11.71	01/18	3.55	01/18	11.99
01/21	51.70	01/21	45.78	01/21	35.01	01/21	112.70
01/21	14.95	01/21	28.90	01/21	11.99	01/21	32.27
01/21	9.99	01/21	80.00	01/21	82.37	01/21	44.15
01/22	35.63	01/22	38.19	01/23	11.87	01/23	84.00
01/23	15.00	01/23	26.75	01/24	17.51	01/24	13.93

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Statement End Date: 01/31/25
Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/24	12.38	01/24	40.00	01/24	1.50	01/24	45.80
01/25	19.02	01/25	7.28	01/25	17.98	01/25	40.19
01/25	15.00	01/27	9.48	01/27	66.15	01/27	294.59
01/27	5.00	01/27	45.07	01/27	107.95	01/28	27.11
01/28	92.30	01/28	22.42	01/28	25.00	01/28	13.00
01/29	17.50	01/29	15.00	01/29	70.67	01/29	39.00
01/30	7.95	01/30	134.15	01/30	64.99	01/30	16.99

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/02	100.00	01/02	860.82	01/02	200.00	01/04	100.00
01/06	100.00	01/06	100.00	01/07	100.00	01/07	200.00
01/07	441.00	01/07	100.00	01/08	100.00	01/09	100.00
01/09	100.00	01/09	35.00	01/13	0.20	01/14	800.00
01/15	3,003.00	01/16	100.00	01/16	200.00	01/17	200.00
01/17	100.00	01/17	100.00	01/18	100.00	01/21	100.00
01/21	100.00	01/21	100.00	01/21	100.00	01/22	200.00
01/23	108.00	01/24	300.00	01/25	100.00	01/25	100.00
01/27	300.00	01/28	200.00	01/30	100.00	01/30	100.00

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

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

SAVINGS

Membership Daily Dividend: 24018617

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/01	Beginning Balance			3,400.53
01/02	Withdrawal Internet Transfer to 24018632 CK	100.00		3,300.53
01/02	Deposit Internet Transfer from 24018632 CK		800.00	4,100.53
01/02	Withdrawal Internet Transfer to 24018632 CK	200.00		3,900.53
01/04	Withdrawal Internet Transfer to 24018632 CK	100.00		3,800.53
01/06	Withdrawal Internet Transfer to 24018632 CK	100.00		3,700.53
01/06	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.53
01/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,500.53
01/07	Withdrawal Internet Transfer to 24018632 CK	200.00		3,300.53
01/07	Deposit Internet Transfer from 24018632 CK		400.00	3,700.53
01/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.53
01/08	Withdrawal Internet Transfer to 24018632 CK	100.00		3,500.53
01/09	Withdrawal Internet Transfer to 24018632 CK	100.00		3,400.53



Questions? Call 585.336.1000 or 800.848.2265
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 8
Statement End Date: 01/31/25
Member Name: MARK T. HAZEL
Member Number: 240186

SAVINGS

Membership Daily Dividend: 24018617 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
01/09	Withdrawal Internet Transfer to 24018632 CK	100.00		3,300.53
01/09	Withdrawal	500.00		2,800.53
01/16	Deposit Internet Transfer from 24018632 CK		3,500.00	6,300.53
01/16	Withdrawal Internet Transfer to 24018632 CK	100.00		6,200.53
01/16	Withdrawal Internet Transfer to 24018632 CK	200.00		6,000.53
01/17	Owners Dividend Payment 2024		207.88	6,208.41
01/17	Withdrawal Internet Transfer to 24018632 CK	200.00		6,008.41
01/17	Withdrawal Internet Transfer to 24018632 CK	100.00		5,908.41
01/17	Withdrawal Internet Transfer to 24018632 CK	100.00		5,808.41
01/18	Withdrawal Internet Transfer to 24018632 CK	100.00		5,708.41
01/21	Withdrawal Internet Transfer to 24018632 CK	100.00		5,608.41
01/21	Withdrawal Internet Transfer to 24018632 CK	100.00		5,508.41
01/21	Withdrawal Internet Transfer to 24018632 CK	100.00		5,408.41
01/21	Withdrawal Internet Transfer to 24018632 CK	100.00		5,308.41
01/22	Withdrawal Internet Transfer to 24018632 CK	200.00		5,108.41
01/23	Withdrawal Internet Transfer to 24018632 CK	108.00		5,000.41
01/24	Withdrawal Internet Transfer to 24018632 CK	300.00		4,700.41
01/25	Withdrawal Internet Transfer to 24018632 CK	100.00		4,600.41
01/25	Withdrawal Internet Transfer to 24018632 CK	100.00		4,500.41
01/27	Withdrawal Internet Transfer to 24018632 CK	300.00		4,200.41
01/28	Withdrawal Internet Transfer to 24018632 CK	200.00		4,000.41
01/30	Withdrawal Internet Transfer to 24018632 CK	100.00		3,900.41
01/30	Withdrawal Internet Transfer to 24018632 CK	100.00		3,800.41
01/31	Ending Balance			3,800.41

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
3	4,700.00	31	4,508.00

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

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.049% on Average Daily Balance of \$4,095.57 for 31 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



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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.