



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 1 of 9
Statement End Date: 03/31/25
Member Number: 240186

Please refer to the
enclosed letter for
upcoming fee changes
associated with your
ESL accounts.

327330

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

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	24018632	192.72	436.14
Membership Daily Dividend	24018617	4,400.41	3,530.90

CHECKING

Free Checking: 24018632

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/01	Beginning Balance			192.72
03/01	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	55.87		136.85
03/01	POS/Check Card Withdrawal Amazon.com*D07MD6V83 Amzn.com/billWAUS	28.05		108.80
03/01	POS/Check Card Withdrawal DOLLAR GENERAL # DG 105NAPLES NYUS	30.97		77.83
03/03	POS/Check Card Withdrawal AMAZON MKTPL*Z99IA8KS3 Amzn.com/billWAUS	13.50		64.33
03/03	POS/Check Card Withdrawal SQ *THE VALLEY INN AT HHoneoye NYUS	20.40		43.93
03/03	Deposit Internet Transfer from 24018617 SAV		100.00	143.93
03/03	Deposit Internet Transfer from 24018617 SAV		100.00	243.93
03/03	ACH Deposit KODAK RETIREMENT - PAYMENT		860.82	1,104.75
03/03	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	1.07		1,103.68
03/03	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	15.99		1,087.69
03/03	ACH Withdrawal STATE FARM BILLG - PAYMENTS	44.58		1,043.11
03/03	ACH Withdrawal VA MEDICAL COPAY ACH TRANSACTION - HRCPAYMENT	49.61		993.50
03/03	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	149.99		843.51
03/03	POS/Check Card Withdrawal Amazon Music*8Y1ZJ0TU3 888-802-3080 WAUS	5.99		837.52
03/03	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		807.52
03/03	POS/Check Card Withdrawal Amazon.com*Z23QQ18L3 Amzn.com/billWAUS	25.91		781.61
03/03	Withdrawal Internet Transfer to 24018617 SAV	600.00		181.61
03/04	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	83.99		97.62
03/04	Deposit Internet Transfer from 24018617 SAV		200.00	297.62



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Statement Page: 2 of 9
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Member Name: MARK T. HAZEL
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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/04	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	37.70		259.92
03/05	Deposit Internet Transfer from 24018617 SAV		200.00	459.92
03/05	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	40.01		419.91
03/05	POS/Check Card Withdrawal CORNERSTONE EYE ASSOCIA585-3280153 NYUS	153.64		266.27
03/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	3.23		263.04
03/05	ACH Withdrawal PAYPAL 250304PPZZW4 - INST XFER	10.99		252.05
03/05	POS/Check Card Withdrawal AMAZON MKTPL*M72G01RS3 Amzn.com/billWAUS	37.80		214.25
03/05	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	39.75		174.50
03/05	POS/Check Card Withdrawal AMAZON MKTPL*A60076KA3 Amzn.com/billWAUS	13.50		161.00
03/05	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	52.69		108.31
03/06	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	3.24		105.07
03/06	POS/Check Card Withdrawal WENDYS 3562 1951 BUFFALO RD ROCHESTER NYUS	18.75		86.32
03/06	Deposit Internet Transfer from 24018617 SAV		100.00	186.32
03/07	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	8.99		177.33
03/07	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	13.60		163.73
03/07	POS/Check Card Withdrawal AMAZON MKTPL*WA9049WG3 Amzn.com/billWAUS	13.50		150.23
03/07	POS/Check Card Withdrawal AMAZON MKTPL*OE6WJ7IR3 Amzn.com/billWAUS	25.11		125.12
03/07	POS/Check Card Withdrawal CHINA KING REN INC NORTHCHILI NYUS	12.91		112.21
03/08	POS/Check Card Withdrawal AMAZON MKTPL*538CQ6QM3 Amzn.com/billWAUS	7.55		104.66
03/10	Deposit Internet Transfer from 24018617 SAV		100.00	204.66
03/10	Deposit Internet Transfer from 24018617 SAV		100.00	304.66
03/10	POS/Check Card Withdrawal TOPS MARKETS #403 GATES NYUS	97.08		207.58
03/10	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	100.00		107.58
03/10	POS/Check Card Withdrawal NETFLIX.COM LOS GATOS CAUS	26.99		80.59
03/10	POS/Check Card Withdrawal BILL GRAY'S GATES ROCHESTER NYUS	24.12		56.47
03/10	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	15.00		41.47
03/10	Deposit Internet Transfer from 24018617 SAV		100.00	141.47
03/11	POS/Check Card Withdrawal AMAZON MKTPL*KZ54X29N3 Amzn.com/billWAUS	13.50		127.97
03/11	Deposit Internet Transfer from 24018617 SAV		200.00	327.97
03/11	POS/Check Card Withdrawal AMAZON MKTPL*IF70S5U93 Amzn.com/billWAUS	21.58		306.39
03/11	POS/Check Card Withdrawal BURGER KING #1801 ROCHESTER NYUS	10.45		295.94
03/11	POS/Check Card Withdrawal MANGIA MANGIA-2 SPENCERPORT NYUS	28.60		267.34



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Statement Page: 3 of 9
Statement End Date: 03/31/25
Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/11	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	59.25		208.09
03/11	Deposit Internet Transfer from 24018617 SAV		200.00	408.09
03/11	POS/Check Card Withdrawal VIOC 020021 GATES NYUS	116.09		292.00
03/11	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	8.85		283.15
03/12	ACH Deposit FIDELITY 74553 P - FIDELITY		800.00	1,083.15
03/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	13.00		1,070.15
03/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		1,040.15
03/12	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		1,025.15
03/12	POS/Check Card Withdrawal PAYPAL *CHAMELEON A 775-344-9900 NVUS	38.23		986.92
03/12	Withdrawal Internet Transfer to 24018617 SAV	700.00		286.92
03/12	POS/Check Card Withdrawal Subway 29198 Spencerport NYUS	16.24		270.68
03/13	POS/Check Card Withdrawal CARDIOLOGY CONSULTANTS ROCHESTER NYUS	35.00		235.68
03/13	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		223.69
03/14	POS/Check Card Withdrawal AMAZON MKTPL*F769M4H03 Amzn.com/billWAUS	4.10		219.59
03/14	POS/Check Card Withdrawal AMAZON.COM SEATTLE WAUS	14.58		205.01
03/14	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	28.52		176.49
03/14	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	20.75		155.74
03/14	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	52.25		103.49
03/14	Deposit Internet Transfer from 24018617 SAV		100.00	203.49
03/15	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	63.41		140.08
03/15	Deposit Internet Transfer from 24018617 SAV		100.00	240.08
03/15	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		228.09
03/15	POS/Check Card Withdrawal AMAZON MKTPL*5W4VX08Q3 Amzn.com/billWAUS	24.12		203.97
03/15	POS/Check Card Withdrawal AMAZON MKTPL*MJ0FZ2YU3 Amzn.com/billWAUS	38.61		165.36
03/15	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		135.36
03/15	POS/Check Card Withdrawal Amazon.com*XU97R32T3 Amzn.com/billWAUS	5.93		129.43
03/15	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	9.99		119.44
03/15	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	24.00		95.44
03/15	POS/Check Card Withdrawal AMAZON MKTPL*4C0N874B3 Amzn.com/billWAUS	16.85		78.59
03/17	Deposit Internet Transfer from 24018617 SAV		100.00	178.59
03/17	POS/Check Card Withdrawal AMAZON MKTPL*B15RT7N33 Amzn.com/billWAUS	5.39		173.20



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Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/17	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	50.00		123.20
03/17	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	11.89		111.31
03/17	Deposit Internet Transfer from 24018617 SAV		100.00	211.31
03/17	POS/Check Card Withdrawal AMAZON MKTPL*N317T9VM3 Amzn.com/billWAUS	20.51		190.80
03/17	ACH Withdrawal PLANET FIT 585 426 6989 - CLUB FEES 585 426 6989	10.00		180.80
03/17	ACH Withdrawal VA MEDICAL COPAY ACH TRANSACTION - HRCPAYMENT	24.00		156.80
03/17	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	34.54		122.26
03/17	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TRANSFER - INST XFER	5.00		117.26
03/17	ACH Withdrawal CHASE CREDIT CRD - EPAY	80.00		37.26
03/17	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)CHASE CREDIT CRD - EPAY	5.00		32.26
03/17	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	66.73		-34.47
03/17	POS/Check Card Withdrawal AMAZON MKTPL*R46AH7P03 Amzn.com/billWAUS	10.79		-45.26
03/17	POS/Check Card Withdrawal Spectrum Mobile 855-707-7328 MOUS	57.77		-103.03
03/17	Deposit Internet Transfer from 24018617 SAV		200.00	96.97
03/18	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	9.99		86.98
03/18	POS/Check Card Withdrawal YAHOO *MAIL PLUS 800-361-5610 NYUS	10.00		76.98
03/18	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	15.00		61.98
03/18	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	58.73		3.25
03/18	Deposit Internet Transfer from 24018617 SAV		100.00	103.25
03/18	Deposit Internet Transfer from 24018617 SAV		400.00	503.25
03/18	POS/Check Card Withdrawal Speedway 4371 Buffalo Rd North Chili NYUS	32.53		470.72
03/18	POS/Check Card Withdrawal GULF MART 857 LEE MAUS	35.80		434.92
03/19	POS/Check Card Withdrawal AMAZON MKTPL*4X1A58SI3 Amzn.com/billWAUS	21.59		413.33
03/19	ACH Deposit SSA TREAS 310 - XXSOC SEC		3,038.00	3,451.33
03/19	POS/Check Card Withdrawal BURGER KING #31724 PORT BYRON NYUS	11.00		3,440.33
03/19	Withdrawal Internet Transfer to 24018617 SAV	3,000.00		440.33
03/19	POS/Check Card Withdrawal 7-ELEVEN 7330 POST RD US N. KINGSTOWN RIUS	19.65		420.68
03/19	POS/Check Card Withdrawal RICHARDS PUB 401-8842880 RIUS	42.36		378.32
03/20	POS/Check Card Withdrawal NYST #434 NEW YORK THRUWAY-MILE PATTERSONVILLNYUS	26.90		351.42
03/20	POS/Check Card Withdrawal WALT'S ROAST BEEF NORTH KINGSTOWN RIUS	21.07		330.35
03/20	POS/Check Card Withdrawal MAES PLACE N KINGSTOWN RIUS	25.81		304.54
03/20	POS/Check Card Withdrawal STARBUCKS 75713 3601708PATTERSONVILLNYUS	6.05		298.49



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/20	Deposit Internet Transfer from 24018617 SAV		400.00	698.49
03/21	POS/Check Card Withdrawal 4UP*NORTH KINGSTOWN G NORTH KINGSTORIUS	88.00		610.49
03/21	POS/Check Card Withdrawal MED*ROCHESTER GENERAL H585-922-1900 NYUS	33.98		576.51
03/21	Deposit Internet Transfer from 24018617 SAV		200.00	776.51
03/21	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	10.45		766.06
03/21	POS/Check Card Withdrawal PAYPAL *MEDICAL BIL 08527898358 SG	380.96		385.10
03/21	International Service Fee - 71511389	3.81		381.29
03/22	POS/Check Card Withdrawal THE FIRING PIN, LLC THEFIRINGPINNNYUS	139.93		241.36
03/22	POS/Check Card Withdrawal CARDIOLOGY CONSULTANTS ROCHESTER NYUS	35.00		206.36
03/22	ATM Withdrawal PAI ISO 4390 BUFFALO RD NORTH CHILI NYUS	23.00		183.36
03/22	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	26.57		156.79
03/24	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	7.99		148.80
03/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		118.80
03/24	Deposit Internet Transfer from 24018617 SAV		100.00	218.80
03/24	POS/Check Card Withdrawal Microsoft*Microsoft 365425-6816830 WAUS	2.15		216.65
03/24	Deposit Internet Transfer from 24018617 SAV		100.00	316.65
03/24	POS/Check Card Withdrawal WEGMANS #068 3175 CHILI AVE ROCHESTER NYUS	80.69		235.96
03/24	POS/Check Card Withdrawal Kindle Unltd*054RA1023 888-802-3080 WAUS	11.99		223.97
03/24	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	11.87		212.10
03/24	ACH Withdrawal HOME DEPOT - PAYMENT	62.00		150.10
03/24	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)HOME DEPOT - PAYMENT	5.00		145.10
03/24	POS/Check Card Withdrawal Amazon.com*7E47Q26C3 Amzn.com/billWAUS	16.62		128.48
03/24	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		98.48
03/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	61.65		36.83
03/24	POS/Check Card Withdrawal AMAZON MKTPL*UL5KI47X3 Amzn.com/billWAUS	23.80		13.03
03/24	Deposit Internet Transfer from 24018617 SAV		400.00	413.03
03/25	POS/Check Card Withdrawal Spectrum 855-707-7328 MOUS	302.81		110.22
03/25	Deposit Internet Transfer from 24018617 SAV		1,000.03	1,110.25
03/25	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	55.07		1,055.18
03/25	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	18.19		1,036.99
03/26	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	45.27		991.72



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CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/26	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	27.77		963.95
03/26	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	88.00		875.95
03/26	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	58.75		817.20
03/26	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	43.07		774.13
03/26	POS/Check Card Withdrawal HARBOR FREIGHT TOOLS 7 BROCKPORT NYUS	34.52		739.61
03/26	POS/Check Card Withdrawal Speedway 995 Transit Way Brockport NYUS	47.90		691.71
03/26	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	48.40		643.31
03/27	POS/Check Card Withdrawal HO HO HIBACHI SUSHI. BROCKPORT NYUS	21.70		621.61
03/27	ATM Withdrawal PAI ISO 4390 BUFFALO RD NORTH CHILI NYUS	23.00		598.61
03/27	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	62.00		536.61
03/28	POS/Check Card Withdrawal 143-CAR WASH SPENCERPORT NYUS	36.72		499.89
03/28	POS/Check Card Withdrawal SLAYTON PLACE SPENCERPORT NYUS	33.00		466.89
03/28	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	7.32		459.57
03/28	POS/Check Card Withdrawal SUNOCO 0015423703 SYRACUSE NYUS	18.76		440.81
03/28	POS/Check Card Withdrawal GULF MART 857 LEE MAUS	21.63		419.18
03/29	POS/Check Card Withdrawal MCDONALD'S F25927 LEE MAUS	23.28		395.90
03/29	POS/Check Card Withdrawal DUNKIN #352210 Q35 BROCKPORT NYUS	12.82		383.08
03/31	Deposit Internet Transfer from 24018617 SAV		500.00	883.08
03/31	POS/Check Card Withdrawal RICHARDS PUB 401-8842880 RIUS	135.41		747.67
03/31	POS/Check Card Withdrawal SHELL SERVICE STATION NORTH KINGSTORIUS	30.74		716.93
03/31	POS/Check Card Withdrawal TST*THE BLACK PEARL Newport RIUS	110.72		606.21
03/31	POS/Check Card Withdrawal TST*JIGGERS SOUTH North KingstoRIUS	10.00		596.21
03/31	POS/Check Card Withdrawal NYST #434 NEW YORK THRUWAY-MILE PATTERSONVILLNYUS	26.92		569.29
03/31	POS/Check Card Withdrawal THIRSTY BEAVER - NORTH NORTH KINGSTORIUS	50.12		519.17
03/31	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	1.07		518.10
03/31	ACH Withdrawal EZPASSNYREBILL 800 333 8655 - REBILL_EZP	25.00		493.10
03/31	POS/Check Card Withdrawal AG TRAVEL PLAZA 3601701PATTERSONVILLNYUS	3.09		490.01
03/31	POS/Check Card Withdrawal MAES PLACE N KINGSTOWN RIUS	53.87		436.14
03/31	Ending Balance			436.14



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Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
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TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
27	9,898.85	142	9,636.62

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

OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
03/01	55.87	03/01	28.05	03/01	30.97	03/03	13.50
03/03	20.40	03/03	1.07	03/03	15.99	03/03	44.58
03/03	49.61	03/03	149.99	03/03	5.99	03/03	30.00
03/03	25.91	03/03	600.00	03/04	83.99	03/04	37.70
03/05	40.01	03/05	153.64	03/05	3.23	03/05	10.99
03/05	37.80	03/05	39.75	03/05	13.50	03/05	52.69
03/06	3.24	03/06	18.75	03/07	8.99	03/07	13.60
03/07	13.50	03/07	25.11	03/07	12.91	03/08	7.55
03/10	97.08	03/10	100.00	03/10	26.99	03/10	24.12
03/10	15.00	03/11	13.50	03/11	21.58	03/11	10.45
03/11	28.60	03/11	59.25	03/11	116.09	03/11	8.85
03/12	13.00	03/12	30.00	03/12	15.00	03/12	38.23
03/12	700.00	03/12	16.24	03/13	35.00	03/13	11.99
03/14	4.10	03/14	14.58	03/14	28.52	03/14	20.75
03/14	52.25	03/15	63.41	03/15	11.99	03/15	24.12
03/15	38.61	03/15	30.00	03/15	5.93	03/15	9.99
03/15	24.00	03/15	16.85	03/17	5.39	03/17	50.00
03/17	11.89	03/17	20.51	03/17	10.00	03/17	24.00
03/17	34.54	03/17	5.00	03/17	80.00	03/17	5.00
03/17	66.73	03/17	10.79	03/17	57.77	03/18	9.99
03/18	10.00	03/18	15.00	03/18	58.73	03/18	32.53
03/18	35.80	03/19	21.59	03/19	11.00	03/19	3,000.00
03/19	19.65	03/19	42.36	03/20	26.90	03/20	21.07
03/20	25.81	03/20	6.05	03/21	88.00	03/21	33.98
03/21	10.45	03/21	380.96	03/21	3.81	03/22	139.93
03/22	35.00	03/22	23.00	03/22	26.57	03/24	7.99
03/24	30.00	03/24	2.15	03/24	80.69	03/24	11.99
03/24	11.87	03/24	62.00	03/24	5.00	03/24	16.62
03/24	30.00	03/24	61.65	03/24	23.80	03/25	302.81
03/25	55.07	03/25	18.19	03/26	45.27	03/26	27.77
03/26	88.00	03/26	58.75	03/26	43.07	03/26	34.52
03/26	47.90	03/26	48.40	03/27	21.70	03/27	23.00
03/27	62.00	03/28	36.72	03/28	33.00	03/28	7.32
03/28	18.76	03/28	21.63	03/29	23.28	03/29	12.82
03/31	135.41	03/31	30.74	03/31	110.72	03/31	10.00
03/31	26.92	03/31	50.12	03/31	1.07	03/31	25.00
03/31	3.09	03/31	53.87				

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 9
Statement End Date: 03/31/25
Member Name: MARK T. HAZEL
Member Number: 240186

CHECKING

Free Checking: 24018632 (Continued)

DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
03/03	100.00	03/03	100.00	03/03	860.82	03/04	200.00
03/05	200.00	03/06	100.00	03/10	100.00	03/10	100.00
03/10	100.00	03/11	200.00	03/11	200.00	03/12	800.00
03/14	100.00	03/15	100.00	03/17	100.00	03/17	100.00
03/17	200.00	03/18	100.00	03/18	400.00	03/19	3,038.00
03/20	400.00	03/21	200.00	03/24	100.00	03/24	100.00
03/24	400.00	03/25	1,000.03	03/31	500.00		

SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

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

SAVINGS

Membership Daily Dividend: 24018617

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/01	Beginning Balance			4,400.41
03/03	Withdrawal Internet Transfer to 24018632 CK	100.00		4,300.41
03/03	Withdrawal Internet Transfer to 24018632 CK	100.00		4,200.41
03/03	Deposit Internet Transfer from 24018632 CK		600.00	4,800.41
03/04	Withdrawal Internet Transfer to 24018632 CK	200.00		4,600.41
03/05	Withdrawal Internet Transfer to 24018632 CK	200.00		4,400.41
03/06	Withdrawal Internet Transfer to 24018632 CK	100.00		4,300.41
03/10	Withdrawal Internet Transfer to 24018632 CK	100.00		4,200.41
03/10	Withdrawal Internet Transfer to 24018632 CK	100.00		4,100.41
03/10	Withdrawal Internet Transfer to 24018632 CK	100.00		4,000.41
03/11	Withdrawal Internet Transfer to 24018632 CK	200.00		3,800.41
03/11	Withdrawal Internet Transfer to 24018632 CK	200.00		3,600.41
03/12	Deposit Internet Transfer from 24018632 CK		700.00	4,300.41
03/14	Withdrawal Internet Transfer to 24018632 CK	100.00		4,200.41
03/15	Withdrawal Internet Transfer to 24018632 CK	100.00		4,100.41
03/17	Withdrawal Internet Transfer to 24018632 CK	100.00		4,000.41
03/17	Withdrawal Internet Transfer to 24018632 CK	100.00		3,900.41
03/17	Withdrawal Internet Transfer to 24018632 CK	200.00		3,700.41
03/18	Withdrawal Internet Transfer to 24018632 CK	100.00		3,600.41
03/18	Withdrawal Internet Transfer to 24018632 CK	400.00		3,200.41
03/19	Deposit Internet Transfer from 24018632 CK		3,000.00	6,200.41
03/20	Withdrawal Internet Transfer to 24018632 CK	400.00		5,800.41
03/21	Withdrawal Internet Transfer to 24018632 CK	200.00		5,600.41
03/24	Withdrawal Internet Transfer to 24018632 CK	100.00		5,500.41
03/24	Withdrawal Internet Transfer to 24018632 CK	100.00		5,400.41
03/24	Withdrawal Internet Transfer to 24018632 CK	400.00		5,000.41
03/25	Withdrawal Internet Transfer to 24018632 CK	1,000.03		4,000.38
03/31	Withdrawal Internet Transfer to 24018632 CK	500.00		3,500.38
03/31	Deposit Black pearl waitress tip		30.00	3,530.38



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Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604-2424

Statement Page: 9 of 9
Statement End Date: 03/31/25
Member Name: MARK T. HAZEL
Member Number: 240186

SAVINGS

Membership Daily Dividend: 24018617 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
03/31	Deposit Dividend		0.52	3,530.90
03/31	Ending Balance			3,530.90

TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
4	4,330.00	24	5,200.03

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

Annual Dividend Rate 0.050%

Annual Percentage Yield Earned 0.051% on Average Daily Balance of \$4,407.82 for 31 days.

Dividends (which may include Owners' Dividend) of \$208.40 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

Important Member to Member Updates

Effective Saturday, March 1, 2025, a **\$2,000 daily limit** will apply for Member to Member Transfers. This limit includes amounts set up as recurring Member to Member Transfers.



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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.



To our ESL members,

It is important for us to be transparent with you about our fee structure and ensure you are aware of the fees associated with the ESL products and services you use and how these fees are assessed.

We regularly review our fee structure to ensure certain fees appropriately align with the products and services we provide to you. Sometimes this has resulted in fees decreasing or being removed, such as removing insufficient funds fees (NSFs) in 2022 and reducing the Courtesy Pay fee to \$5 back in 2021 when the national average today remains almost \$30. In other instances, this has resulted in small fee increases to address changing technology and operating needs.

Like many other financial institutions and organizations, our operating costs have risen in recent years and this review helps us realign certain fees with the services provided to ensure we can meet the financial needs of our members well into the future.

As a result of a recent review, we have identified several personal banking fees that were no longer aligned with our ongoing operating costs for certain products and services. Based on our findings, we are informing you about these latest fee changes for personal banking members.

Please review the chart on the next page detailing fee changes effective May 1, 2025.

Delivering a superior experience to you is of the utmost importance to us at ESL. Whether our fees are increasing or decreasing, we aim to be transparent to ensure you are informed about changes that could directly impact you, and that we continue to provide the financial products and services that are competitive and accessible for all.

If you have any questions about how these changes affect your accounts, we encourage you to contact us at 585.336.1000 or 800.848.2265 or visit your local branch.

As always, thank you for your trust and loyalty in banking with us.

Changes Effective May 1, 2025

Service	Description of Change	How to Avoid Fee
Non-ESL ATM Transactions	<ul style="list-style-type: none"> The number of fee-free withdrawals from an ESL Checking or Health Savings Account per month for members with direct deposit is changing from five fee-free withdrawals per month to two fee-free withdrawals per month when using a non-ESL ATM. The number of fee-free withdrawals from an ESL Premier Checking Account is changing from five fee-free withdrawals per month to two fee-free withdrawals per month when using a non-ESL ATM. ESL savings accounts are no longer eligible for fee-free withdrawals at non-ESL ATMs. 	<ul style="list-style-type: none"> Use an ESL ATM at one of our 40+ locations. Visit esl.org to view locations. Sign up for direct deposit or an ESL Premier Checking Account.
Wire Transfers: Domestic	<ul style="list-style-type: none"> The incoming Domestic Wire Transfer fee will increase from \$12 to \$15. The outgoing Domestic Wire Transfer fee will increase from \$20 to \$25. 	N/A
Wire Transfers: Foreign	<ul style="list-style-type: none"> The incoming Foreign Wire Transfer fee will increase from \$12 to \$15. The outgoing Foreign Wire Transfer fee will increase from \$35 to \$45. 	N/A