



Corporate Headquarters  
225 Chestnut Street  
Rochester, NY 14604-2424

Statement Page: 1 of 10  
Statement End Date: 05/31/25  
Member Number: 240186

212912

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

Please refer to the  
last page of this  
statement for an update  
on the non-ESL ATM  
fee changes that were  
communicated in April.

### SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	BEGINNING BALANCE	ENDING BALANCE
Free Checking	24018632	121.45	454.00
Membership Daily Dividend	24018617	3,900.90	2,300.90

### CHECKING

#### Free Checking: 24018632

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/01	Beginning Balance			121.45
05/01	Deposit Internet Transfer from 24018617 SAV		100.00	221.45
05/01	ACH Deposit KODAK RETIREMENT - PAYMENT		860.82	1,082.27
05/01	POS/Check Card Withdrawal YAHOO *MAIL PLUS 800-361-5610 NYUS	5.00		1,077.27
05/01	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	58.75		1,018.52
05/01	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		988.52
05/01	Withdrawal Internet Transfer to 24018617 SAV	800.00		188.52
05/02	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	15.99		172.53
05/02	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	26.00		146.53
05/02	Deposit Internet Transfer from 24018617 SAV		100.00	246.53
05/02	Deposit Internet Transfer from 24018617 SAV		200.00	446.53
05/02	POS/Check Card Withdrawal WEGMANS #062 650 HYLAN DR ROCHESTER NYUS	116.21		330.32
05/03	POS/Check Card Withdrawal STATE FARM INSURANCE 800-956-6310 ILUS	45.30		285.02
05/03	POS/Check Card Withdrawal THE KING AND I CUISINE ROCHESTER NYUS	25.09		259.93
05/03	POS/Check Card Withdrawal Amazon Music*NB12P1FN1 888-802-3080 WAUS	5.99		253.94
05/03	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	27.00		226.94
05/03	POS/Check Card Withdrawal PAYPAL *ASCOMP 4029357733 CAUS	39.90		187.04
05/03	POS/Check Card Withdrawal PAYPAL *ASCOMP 4029357733 CAUS	19.95		167.09
05/03	Deposit Internet Transfer from 24018617 SAV		200.00	367.09



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/05	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	10.19		356.90
05/05	POS/Check Card Withdrawal PAYPAL *JUSTFASY8GQ 18739574404 HK	35.18		321.72
05/05	POS/Check Card Withdrawal PAYPAL *CHAMELEON A 775-344-9900 NVUS	113.77		207.95
05/05	POS/Check Card Withdrawal ELITE CIGAR & SMOKE ROCHESTER NYUS	21.55		186.40
05/05	POS/Check Card Withdrawal ELITE CIGAR & SMOKE ROCHESTER NYUS	14.57		171.83
05/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	10.99		160.84
05/05	ACH Withdrawal HOME DEPOT - ONLINE PMT	75.00		85.84
05/05	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	124.17		-38.33
05/05	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TRANSFER - INST XFER \$124.17	5.00		-43.33
05/05	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	39.67		-83.00
05/05	Deposit Internet Transfer from 24018617 SAV		200.00	117.00
05/05	POS/Check Card Withdrawal BORG IDE IMAGING RIDGEWROCHESTER NYUS	39.52		77.48
05/05	Deposit Internet Transfer from 24018617 SAV		200.00	277.48
05/05	POS/Check Card Withdrawal PAYPAL *VETCO ELECT VE 4029357733 CAUS	9.00		268.48
05/05	International Service Fee - 71517825	0.35		268.13
05/06	Deposit Internet Transfer from 24018617 SAV		200.00	468.13
05/06	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	30.01		438.12
05/06	POS/Check Card Withdrawal 1791 GUNS AND AMMO HILTON NYUS	200.00		238.12
05/06	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		208.12
05/06	POS/Check Card Withdrawal MCDONALD'S F10073 SPENCERPORT NYUS	16.34		191.78
05/06	POS/Check Card Withdrawal AMAZON MKTPL*N180618F2 Amzn.com/billWAUS	34.55		157.23
05/06	POS/Check Card Withdrawal BYRNE DAIRY 117 2295 SPENCERPORT RD ROCHESTER NYUS	7.62		149.61
05/07	Deposit Internet Transfer from 24018617 SAV		100.00	249.61
05/07	POS/Check Card Withdrawal HO HO HIBACHI SUSHI. BROCKPORT NYUS	22.29		227.32
05/07	POS/Check Card Withdrawal THE FIRING PIN LLC BERGEN NYUS	59.38		167.94
05/07	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	35.50		132.44
05/07	POS/Check Card Withdrawal PAYPAL *RARA 4029357733 CAUS	15.00		117.44
05/07	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	22.00		95.44
05/07	Deposit Internet Transfer from 24018617 SAV		100.00	195.44
05/07	Deposit Internet Transfer from 24018617 SAV		100.00	295.44
05/07	POS/Check Card Withdrawal WALGREENS STORE 4366 BUNORTH CHILI NYUS	33.89		261.55
05/07	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	5.80		255.75



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/08	POS/Check Card Withdrawal AMAZON MKTPL*NB1HC29X1 Amzn.com/billWAUS	64.78		190.97
05/09	Deposit Internet Transfer from 24018617 SAV		200.00	390.97
05/09	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	8.40		382.57
05/09	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		367.57
05/09	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		352.57
05/09	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	40.00		312.57
05/09	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	54.50		258.07
05/09	POS/Check Card Withdrawal Amazon.com*NIO5POFI1 Amzn.com/billWAUS	9.06		249.01
05/09	POS/Check Card Withdrawal PAYPAL *EBAY US 786762515 CAUS	100.44		148.57
05/10	POS/Check Card Withdrawal AMAZON MKTPL*NI6LZ4T10 Amzn.com/billWAUS	62.64		85.93
05/10	POS/Check Card Withdrawal NETFLIX COM LOS GATOS CAUS	26.99		58.94
05/10	Deposit Internet Transfer from 24018617 SAV		200.00	258.94
05/10	POS/Check Card Withdrawal KWIK FILL 047 NAPLES NYUS	39.23		219.71
05/10	POS/Check Card Withdrawal DOLLAR GENERAL #10552 DG 10552187 STATE ROUTENAPLES NY	21.17		198.54
05/12	POS/Check Card Withdrawal 143-CAR WASH SPENCERPORT NYUS	6.48		192.06
05/12	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	12.46		179.60
05/12	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		164.60
05/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		134.60
05/12	POS/Check Card Withdrawal BILL GRAYS GATES 585-2473940 NYUS	24.66		109.94
05/12	Deposit Internet Transfer from 24018617 SAV		200.00	309.94
05/12	POS/Check Card Withdrawal TOPS MARKET #453 SPENCERPORT NYUS	44.16		265.78
05/12	IAT Withdrawal IAT PAYPAL 1042144355646 MEDICAL SCORE	53.04		212.74
05/12	IAT Withdrawal IAT PAYPAL 1042118434461 ACTITECH LIMITED	66.65		146.09
05/12	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		134.10
05/12	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	30.00		104.10
05/12	POS/Check Card Withdrawal AMAZON MKTPL*NW77X6802 Amzn.com/billWAUS	26.95		77.15
05/12	POS/Check Card Withdrawal BARBERS GRILL BROCKPORT NYUS	62.63		14.52
05/13	Deposit Internet Transfer from 24018617 SAV		100.00	114.52
05/13	ACH Deposit FIDELITY 74553 P - FIDELITY		800.00	914.52
05/13	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	75.00		839.52
05/13	Withdrawal Internet Transfer to 24018617 SAV	600.00		239.52
05/14	POS/Check Card Withdrawal BLACK RIFLE COFFEE BLACKRIFLECOFUTUS	11.99		227.53



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/14	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	41.00		186.53
05/14	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	33.99		152.54
05/14	POS/Check Card Withdrawal TST*MESQUITE GRILL - GARochester NYUS	25.51		127.03
05/15	POS/Check Card Withdrawal AMAZON MKTPL*NW9WY34U0 Amzn.com/billWAUS	16.99		110.04
05/15	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	34.54		75.50
05/15	POS/Check Card Withdrawal NO-IP 775-853-1883 NVUS	9.99		65.51
05/16	Deposit Internet Transfer from 24018617 SAV		100.00	165.51
05/16	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	12.69		152.82
05/16	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	15.00		137.82
05/16	POS/Check Card Withdrawal TACO BELL #037045 ROCHESTER NYUS	22.27		115.55
05/17	Deposit Internet Transfer from 24018617 SAV		200.00	315.55
05/17	POS/Check Card Withdrawal 720 WISE GUYS CORP ROCHESTER NYUS	19.43		296.12
05/17	POS/Check Card Withdrawal FCC 202-418-1978 DCUS	35.00		261.12
05/17	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	51.00		210.12
05/17	POS/Check Card Withdrawal Amazon.com*NW9VG3GG1 Amzn.com/billWAUS	10.02		200.10
05/19	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	66.73		133.37
05/19	POS/Check Card Withdrawal MICROSOFT*STORE MSBILL.INFO WAUS	10.79		122.58
05/19	Deposit Internet Transfer from 24018617 SAV		100.00	222.58
05/19	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	61.55		161.03
05/19	Deposit Internet Transfer from 24018617 SAV		100.00	261.03
05/19	POS/Check Card Withdrawal BYRNE DAIRY 12 5550 BROCKPORT SPENCERPBROCKPORT NYUS	10.46		250.57
05/19	POS/Check Card Withdrawal BAYFRONT RESTAURANT ROCHESTER NYUS	33.65		216.92
05/19	POS/Check Card Withdrawal CARTEL PALACE INCORPORABROCKPORT NYUS	14.59		202.33
05/19	POS/Check Card Withdrawal VISIONTRAINING.COM VISIONTRAININIDUS	17.00		185.33
05/19	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	9.99		175.34
05/19	ACH Withdrawal PLANET FITNESS G 5854266989 - IClub Fees 5854266989	10.00		165.34
05/19	Deposit Internet Transfer from 24018617 SAV		100.00	265.34
05/19	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	39.67		225.67
05/19	POS/Check Card Withdrawal PAYPAL *CLOTHINWBHU 18922382543 HK	31.98		193.69
05/19	International Service Fee - 70519631	0.32		193.37
05/20	Deposit Internet Transfer from 24018617 SAV		100.00	293.37
05/20	ATM Withdrawal PAI ATM 4390 BUFFALO RD NORTH CHILI NYUS	23.00		270.37



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/20	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		240.37
05/20	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	39.50		200.87
05/20	POS/Check Card Withdrawal AMAZON MKTPL*NZ01U8UY2 Amzn.com/billWAUS	7.32		193.55
05/20	Deposit Internet Transfer from 24018617 SAV		200.00	393.55
05/20	POS/Check Card Withdrawal QUICKLEES 14 GAT 3585 BUFFALO ROAD US ROCHESTER NYUS	40.03		353.52
05/20	POS/Check Card Withdrawal 58 MAIN BBQ & BREW 585-6372383 NYUS	87.22		266.30
05/21	POS/Check Card Withdrawal WMT PLUS May 2025 800-966-6546 ARUS	13.99		252.31
05/21	ACH Deposit SSA TREAS 310 - XXSOC SEC		3,038.00	3,290.31
05/21	POS/Check Card Withdrawal THE FIRING PIN, LLC THEFIRINGPINNNYUS	19.99		3,270.32
05/21	POS/Check Card Withdrawal JOHNNY'S ROCHESTER NYUS	30.50		3,239.82
05/21	POS/Check Card Withdrawal MERCHANTS GRILL ROCHESTER NYUS	28.76		3,211.06
05/22	ATM Withdrawal PAI ATM 4390 BUFFALO RD NORTH CHILI NYUS	43.00		3,168.06
05/22	POS/Check Card Withdrawal Spectrum Mobile 855-707-7328 MOUS	57.77		3,110.29
05/22	POS/Check Card Withdrawal Spectrum 855-707-7328 MOUS	302.81		2,807.48
05/22	Withdrawal Internet Transfer to 24018617 SAV	2,400.00		407.48
05/22	POS/Check Card Withdrawal SPEEDWAY 44929 4371 BUFFALO RD NORTH CHILI NYUS	11.93		395.55
05/22	ACH Withdrawal CHASE CREDIT CRD - EPAY	75.00		320.55
05/22	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	15.00		305.55
05/22	POS/Check Card Withdrawal PAYPAL *CUSTOMCOMPU 4029357733 CAUS	25.45		280.10
05/22	POS/Check Card Withdrawal AMAZON MKTPL*NN24E0ZY2 Amzn.com/billWAUS	54.00		226.10
05/22	Deposit Internet Transfer from 24018617 SAV		200.00	426.10
05/22	POS/Check Card Withdrawal WM SUPERCENTER #1993 6265 BROCKPORT SPENCERPBROCKPORT NYU	91.86		334.24
05/23	POS/Check Card Withdrawal HO HO HIBACHI SUSHI. BROCKPORT NYUS	22.67		311.57
05/23	POS/Check Card Withdrawal VEDDER HOLSTERS LLC 352-7296749 FLUS	33.24		278.33
05/23	POS/Check Card Withdrawal SP RAPIDRADIOS.COM RAPIDRADIOS.CMIUS	55.98		222.35
05/23	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	11.87		210.48
05/23	ACH Withdrawal GEICO - GEICO PYMT	70.00		140.48
05/23	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)GEICO - GEICO PYMT	5.00		135.48
05/23	ACH Withdrawal HOME DEPOT - ONLINE PMT	75.00		60.48
05/23	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)HOME DEPOT - ONLINE PMT	5.00		55.48
05/23	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	200.00		-144.52
05/23	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER (Rejected)		200.00	55.48



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/23	POS/Check Card Withdrawal AMERICAN RADIO RELAY L ARRL.ORG CTUS	70.50		-15.02
05/23	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	57.22		-72.24
05/23	POS/Check Card Withdrawal MAHAN DISCOUNT LIQUOR &BROCKPORT NYUS	73.41		-145.65
05/23	Deposit Internet Transfer from 24018617 SAV		400.00	254.35
05/24	POS/Check Card Withdrawal AMAZON MKTPL*NZ1BA6B01 Amzn.com/billWAUS	14.03		240.32
05/24	POS/Check Card Withdrawal Kindle Unltd*NZ1Q38BC1 888-802-3080 WAUS	11.99		228.33
05/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	46.50		181.83
05/24	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	50.00		131.83
05/24	POS/Check Card Withdrawal MCDONALD'S F13405 250 EAST MAIN ST AVON NYUS	13.48		118.35
05/24	POS/Check Card Withdrawal QUICKLEES 20 EAS 6600 NEW YORK 5 US BLOOMFIELD NYUS	15.61		102.74
05/27	POS/Check Card Withdrawal WENDYS 3562 1951 BUFFALO RD ROCHESTER NYUS	24.21		78.53
05/27	Deposit Internet Transfer from 24018617 SAV		300.00	378.53
05/27	ATM Withdrawal ESL FEDERAL CREDIT UNION 6670 4TH SECTION RD BROCKPORT	100.00		278.53
05/27	POS/Check Card Withdrawal AMAZON MKTPL*NZ5AK5911 Amzn.com/billWAUS	19.43		259.10
05/27	POS/Check Card Withdrawal MCDONALD'S F10073 44 NICHOLS STREET SPENCERPORT NYUS	10.25		248.85
05/27	Deposit Internet Transfer from 24018617 SAV		100.00	348.85
05/27	ATM Withdrawal PAI ATM 22 MAIN ST BROCKPORT NYUS	103.00		245.85
05/27	POS/Check Card Withdrawal CARTEL PALACE INCORPORABROCKPORT NYUS	8.69		237.16
05/27	POS/Check Card Withdrawal PAYPAL *EBAY US 786762515 CAUS	75.60		161.56
05/27	POS/Check Card Withdrawal BARBERS GRILL BROCKPORT NYUS	58.03		103.53
05/28	POS/Check Card Withdrawal FOOD TOWNE OF NORTH CHINORTH CHILI NYUS	7.99		95.54
05/28	POS/Check Card Withdrawal THE KING AND I RESTAURAROCHESTER NYUS	31.78		63.76
05/28	Deposit Internet Transfer from 24018617 SAV		500.00	563.76
05/29	POS/Check Card Withdrawal 1791 GUNS AND AMMO HILTON NYUS	200.00		363.76
05/29	POS/Check Card Withdrawal 123-CAR WASH 585-6375595 NYUS	36.72		327.04
05/29	ACH Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	1.07		325.97
05/29	ACH Withdrawal PAYPAL INSTANT TR R c - RETRY PYMT	200.00		125.97
05/29	Courtesy Pay Overdraft Fee ACH Withdrawal (Paid)PAYPAL INSTANT TR R c - RETRY PYMT	5.00		120.97
05/29	Deposit Internet Transfer from 24018617 SAV		300.00	420.97
05/29	POS/Check Card Withdrawal CAPONES ITALIAN EATERY SPENCERPORT NYUS	31.74		389.23
05/29	POS/Check Card Withdrawal CHURCHVILLE-CHILI CENT 585-2934429 NYUS	45.00		344.23



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## CHECKING

### Free Checking: 24018632 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/29	POS/Check Card Withdrawal SQ *FAMOUS WOK Rochester NYUS	21.94		322.29
05/30	POS/Check Card Withdrawal MED*WNY MEDICAL PRACTICOROCHESTER NYUS	35.00		287.29
05/30	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	42.07		245.22
05/30	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	15.00		230.22
05/30	POS/Check Card Withdrawal JAKES BAR & GRILL NORTH CHILI NYUS	57.50		172.72
05/31	POS/Check Card Withdrawal YAHOO *MAIL PLUS 800-361-5610 NYUS	5.00		167.72
05/31	POS/Check Card Withdrawal TOUCHTUNES MUSIC COMPAN847-419-3300 ILUS	30.00		137.72
05/31	Deposit Internet Transfer from 24018617 SAV		200.00	337.72
05/31	Deposit Internet Transfer from 24018617 SAV		200.00	537.72
05/31	POS/Check Card Withdrawal TOPS MARKET #453 SPENCERPORT NYUS	81.22		456.50
05/31	ATM - Non-ESL Transaction Fee	2.50		454.00
05/31	Ending Balance			454.00

### TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
32	9,998.82	147	9,643.10

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

### OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
05/01	5.00	05/01	58.75	05/01	30.00	05/01	800.00
05/02	15.99	05/02	26.00	05/02	116.21	05/03	45.30
05/03	25.09	05/03	5.99	05/03	27.00	05/03	39.90
05/03	19.95	05/05	10.19	05/05	35.18	05/05	113.77
05/05	21.55	05/05	14.57	05/05	10.99	05/05	75.00
05/05	124.17	05/05	5.00	05/05	39.67	05/05	39.52
05/05	9.00	05/05	0.35	05/06	30.01	05/06	200.00
05/06	30.00	05/06	16.34	05/06	34.55	05/06	7.62
05/07	22.29	05/07	59.38	05/07	35.50	05/07	15.00
05/07	22.00	05/07	33.89	05/07	5.80	05/08	64.78
05/09	8.40	05/09	15.00	05/09	15.00	05/09	40.00
05/09	54.50	05/09	9.06	05/09	100.44	05/10	62.64
05/10	26.99	05/10	39.23	05/10	21.17	05/12	6.48
05/12	12.46	05/12	15.00	05/12	30.00	05/12	24.66
05/12	44.16	05/12	53.04	05/12	66.65	05/12	11.99
05/12	30.00	05/12	26.95	05/12	62.63	05/13	75.00
05/13	600.00	05/14	11.99	05/14	41.00	05/14	33.99
05/14	25.51	05/15	16.99	05/15	34.54	05/15	9.99
05/16	12.69	05/16	15.00	05/16	22.27	05/17	19.43
05/17	35.00	05/17	51.00	05/17	10.02	05/19	66.73
05/19	10.79	05/19	61.55	05/19	10.46	05/19	33.65
05/19	14.59	05/19	17.00	05/19	9.99	05/19	10.00

Questions? Call 585.336.1000 or 800.848.2265  
TDD 585.336.1399 or 800.243.6722  
or visit us online at [esl.org](http://esl.org)





Corporate Headquarters  
225 Chestnut Street  
Rochester, NY 14604-2424

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Member Name: MARK T. HAZEL  
Member Number: 240186

## CHECKING

### Free Checking: 24018632 (Continued)

#### OTHER WITHDRAWALS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
05/19	39.67	05/19	31.98	05/19	0.32	05/20	23.00
05/20	30.00	05/20	39.50	05/20	7.32	05/20	40.03
05/20	87.22	05/21	13.99	05/21	19.99	05/21	30.50
05/21	28.76	05/22	43.00	05/22	57.77	05/22	302.81
05/22	2,400.00	05/22	11.93	05/22	75.00	05/22	15.00
05/22	25.45	05/22	54.00	05/22	91.86	05/23	22.67
05/23	33.24	05/23	55.98	05/23	11.87	05/23	70.00
05/23	5.00	05/23	75.00	05/23	5.00	05/23	200.00
05/23	70.50	05/23	57.22	05/23	73.41	05/24	14.03
05/24	11.99	05/24	46.50	05/24	50.00	05/24	13.48
05/24	15.61	05/27	24.21	05/27	100.00	05/27	19.43
05/27	10.25	05/27	103.00	05/27	8.69	05/27	75.60
05/27	58.03	05/28	7.99	05/28	31.78	05/29	200.00
05/29	36.72	05/29	1.07	05/29	200.00	05/29	5.00
05/29	31.74	05/29	45.00	05/29	21.94	05/30	35.00
05/30	42.07	05/30	15.00	05/30	57.50	05/31	5.00
05/31	30.00	05/31	81.22	05/31	2.50		

#### DEPOSITS AND OTHER CREDITS

Date	Amount	Date	Amount	Date	Amount	Date	Amount
05/01	100.00	05/01	860.82	05/02	100.00	05/02	200.00
05/03	200.00	05/05	200.00	05/05	200.00	05/06	200.00
05/07	100.00	05/07	100.00	05/07	100.00	05/09	200.00
05/10	200.00	05/12	200.00	05/13	100.00	05/13	800.00
05/16	100.00	05/17	200.00	05/19	100.00	05/19	100.00
05/19	100.00	05/20	100.00	05/20	200.00	05/21	3,038.00
05/22	200.00	05/23	200.00	05/23	400.00	05/27	300.00
05/27	100.00	05/28	500.00	05/29	300.00	05/31	200.00
05/31	200.00						

#### SUMMARY OF OVERDRAFT AND RETURNED ITEM FEES

	Total For This Period	Total For Year-To-Date
Total Overdraft Fees	5.00	15.00
Total Returned Item Fees	0.00	0.00

## SAVINGS

### Membership Daily Dividend: 24018617

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/01	Beginning Balance			3,900.90
05/01	Withdrawal Internet Transfer to 24018632 CK	100.00		3,800.90
05/01	Deposit Internet Transfer from 24018632 CK		800.00	4,600.90
05/02	Withdrawal Internet Transfer to 24018632 CK	100.00		4,500.90
05/02	Withdrawal Internet Transfer to 24018632 CK	200.00		4,300.90



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Member Name: MARK T. HAZEL  
Member Number: 240186

## SAVINGS

### Membership Daily Dividend: 24018617 (Continued)

DATE	TRANSACTION DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
05/03	Withdrawal Internet Transfer to 24018632 CK	200.00		4,100.90
05/05	Withdrawal Internet Transfer to 24018632 CK	200.00		3,900.90
05/05	Withdrawal Internet Transfer to 24018632 CK	200.00		3,700.90
05/06	Withdrawal Internet Transfer to 24018632 CK	200.00		3,500.90
05/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,400.90
05/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,300.90
05/07	Withdrawal Internet Transfer to 24018632 CK	100.00		3,200.90
05/09	Withdrawal Internet Transfer to 24018632 CK	200.00		3,000.90
05/10	Withdrawal Internet Transfer to 24018632 CK	200.00		2,800.90
05/12	Withdrawal Internet Transfer to 24018632 CK	200.00		2,600.90
05/13	Withdrawal Internet Transfer to 24018632 CK	100.00		2,500.90
05/13	Deposit Internet Transfer from 24018632 CK		600.00	3,100.90
05/16	Withdrawal Internet Transfer to 24018632 CK	100.00		3,000.90
05/17	Withdrawal Internet Transfer to 24018632 CK	200.00		2,800.90
05/19	Withdrawal Internet Transfer to 24018632 CK	100.00		2,700.90
05/19	Withdrawal Internet Transfer to 24018632 CK	100.00		2,600.90
05/19	Withdrawal Internet Transfer to 24018632 CK	100.00		2,500.90
05/20	Withdrawal Internet Transfer to 24018632 CK	100.00		2,400.90
05/20	Withdrawal Internet Transfer to 24018632 CK	200.00		2,200.90
05/22	Deposit Internet Transfer from 24018632 CK		2,400.00	4,600.90
05/22	Withdrawal Internet Transfer to 24018632 CK	200.00		4,400.90
05/23	Withdrawal Internet Transfer to 24018632 CK	400.00		4,000.90
05/27	Withdrawal Internet Transfer to 24018632 CK	300.00		3,700.90
05/27	Withdrawal Internet Transfer to 711034710 CK	100.00		3,600.90
05/27	Withdrawal Internet Transfer to 24018632 CK	100.00		3,500.90
05/28	Withdrawal Internet Transfer to 24018632 CK	500.00		3,000.90
05/29	Withdrawal Internet Transfer to 24018632 CK	300.00		2,700.90
05/31	Withdrawal Internet Transfer to 24018632 CK	200.00		2,500.90
05/31	Withdrawal Internet Transfer to 24018632 CK	200.00		2,300.90
05/31	Ending Balance			2,300.90

### TRANSACTION TOTALS

Deposits		Withdrawals	
# of Deposits	Amount	# of Withdrawals	Amount
3	3,800.00	30	5,400.00

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 \$3,268.64 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



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Statement End Date: 05/31/25  
Member Name: MARK T. HAZEL  
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### Important Update to the Fee for ATM Withdrawals at Non-ESL ATMs

In April, we communicated the number of fee-free withdrawals from an ESL Free Checking Account or ESL Health Savings Account 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. If you have direct deposit into **any ESL account**, you are eligible for two fee-free withdrawals per month from an ESL Free Checking Account or ESL Health Savings Account. All other ESL account types are subject to a charge for any non-ESL ATM withdrawals.



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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](http://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](http://esl.org), going to ESL Online Chat at [esl.org](http://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.