



Central Bank Operations - DAC02  
P.O. Box 27131  
Raleigh, NC 27611-7131

NC01

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**EMANUEL CREEK HOA INC**  
**199 EMANUEL CREEK DR**  
**WEST COLUMBIA SC 29170-1298**

**Your Account(s) At A Glance**

**Savings Balance 3,116.27+**

Statement Period: July 1, 2023 Thru December 31, 2023

Account Number : XXXXXXXXXX



**Regular Savings**

Account Number : XXXXXXXXXX

<b>Beginning Balance</b>	<b>3,114.70+</b>	Statement Period Days	184
0 Deposits	0.00	Annual Percentage Yield Earned*	0.10%
0 Other Credits	0.00	Total Interest Earned YTD	3.11+
Interest Earned This Period	1.57+	*For this statement period	
0 Withdrawals/Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>3,116.27+</b>		

AS OF ENDING STATEMENT DATE YOUR INTEREST RATE WAS 0.10% AND YOUR ANNUAL PERCENTAGE YIELD WAS 0.10%.

**Other Credits And Interest To Your Account**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
07-31	Interest	0.27
08-31	Interest	0.26
09-29	Interest	0.26
10-31	Interest	0.26
11-30	Interest	0.26
12-29	Interest	0.26
	<b>Total</b>	<b>1.57</b>

	Total Statement Cycle	Total Year-To-Date
Total Overdraft Fees	0.00	0.00
Total Insufficient Funds Fees	0.00	0.00

**Daily Balance Summary**

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
07-31	3,114.97+	09-29	3,115.49+	11-30	3,116.01+
08-31	3,115.23+	10-31	3,115.75+	12-29	3,116.27+



Direct Customer Inquiry Calls To  
Personal 1-888-323-4732  
Business 1-866-322-4249

Effective October 20th, 2023, we are no longer imposing a \$12 Charge-back fee when a check you deposit is returned unpaid as previously disclosed on your disclosure of product and fees.

**Notice of Change  
Disclosure of Products and Fees - International Banking Services**

**The Following Fee and Service Changes for First Citizens Bank  
Are Effective February 1, 2024**

*Unless otherwise noted, all other current fees remain unchanged.*

**Foreign Check**

Collection (\$250 US dollar minimum value) ..... \$75.00 + expenses

**Paying & Receiving**

Drafts ..... Not offered

IBS-C (11-12/23)

**Preauthorized Deposits.**

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

**In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).**

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S.). If we take more than 10 business days (20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.