



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

NC01

92095

SV
078

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

Your Account(s) At A Glance

Savings
Balance 3,111.59+

Statement Period: January 1, 2022 Thru June 30, 2022

Account Number : 009



Regular Savings

Account Number : 009

Beginning Balance	3,111.12+	Statement Period Days	181
0 Deposits	0.00	Annual Percentage Yield Earned*	0.03%
0 Other Credits	0.00	Total Interest Earned YTD	0.47+
Interest Earned This Period	0.47+	*For this statement period	
0 Withdrawals/Other Debits	0.00		
Monthly Service Charge	0.00		

Ending Balance 3,111.59+

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

Date	Description	Amount
01-31	Interest	0.08
02-28	Interest	0.07
03-31	Interest	0.08
04-29	Interest	0.08
05-31	Interest	0.08
06-30	Interest	0.08
	Total	0.47

	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

Date	Balance	Date	Balance	Date	Balance
01-31	3,111.20+	03-31	3,111.35+	05-31	3,111.51+
02-28	3,111.27+	04-29	3,111.43+	06-30	3,111.59+



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

Beginning July 1, 2022, First Citizens will eliminate our Insufficient Funds (NSF) fee for an item returned unpaid. We're also reducing our Overdraft fee for an item paid from \$36 to \$10, and our Overdraft Protection Transfer fee for transfers from Savings or Checkline Reserve from \$12 to \$10.

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.