



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

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

Your Account(s) At A Glance	
<b>Savings Balance</b>	<b>3,109.48+</b>

Statement Period: March 1, 2020 Thru March 31, 2020

Account Number : XXXXXXXXXX



### Regular Savings

Account Number : XXXXXXXXXX

<b>Beginning Balance</b>	<b>3,109.41+</b>	Statement Period Days	31
0 Deposits	0.00	Annual Percentage Yield Earned*	0.03%
0 Other Credits	0.00	Total Interest Earned YTD	0.23+
Interest Earned This Period	0.07+	*For this statement period	
0 Withdrawals/Other Debits	0.00		
Monthly Service Charge	0.00		
<b>Ending Balance</b>	<b>3,109.48+</b>		

AS OF ENDING STATEMENT DATE YOUR INTEREST RATE WAS 0.03% AND YOUR ANNUAL PERCENTAGE YIELD WAS 0.03%.

### Other Credits And Interest To Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
03-31	Interest	0.07
	<b>Total</b>	<b>0.07</b>

	<u>Total Statement Cycle</u>	<u>Total Year-To-Date</u>
Total Overdraft Fees	0.00	0.00
Total Insufficient Funds Fees	0.00	0.00

### Daily Balance Summary

<u>Date</u>	<u>Balance</u>
03-31	3,109.48+



Statements will be produced semi-annually for accounts with no debits or credits for twelve consecutive months, and if you have check return, it will be changed to check image. Interim statements are available upon request. Any applicable service charges will continue to apply. If a credit or debit is subsequently posted, the account will return to active status and monthly statements (with check image) will resume.



Direct Customer Inquiry Calls To  
 FIRST CITIZENS DIRECT  
 Telephone Banking At 1-888-323-4732.

**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.