

#### **RETURN SERVICE REQUESTED**

THE FIRST NATIONAL BANK OF LI

# Statement Ending 09/12/2022

THE FIRST NATIONAL BANK OF LI

Customer Number:XXXXXXXX

# Managing Your Accounts

IIII **Branch Name** 

Glen Head

Phone Number

(516) 674-6650

Mailing Address

10 Glen Head Road Glen Head, NY 11545

Website

www.fnbli.com

# **Summary of Accounts**

**Account Type Account Number Ending Balance** SAMPLE CHECKING XXXXXXX \$54,833.98

## SAMPLE CHECKING-XXXXXXXX

**Account Summary** 

**Description Date** Amount Description **Amount** 

09/12/2022 **Beginning Balance** \$55,700.98 1 Credits/Interest/Deposits \$228.00

1 Debits/Charges/Withdrawals \$1,095.00 **Ending Balance** \$54,833.98

### **Transactions**

09/12/2022

Date	Description	Debits	Credits	Balance
09/12/2022	Beginning Balance			\$55,700.98
09/12/2022	DEPOSIT #1234		\$228.00	\$55,928.98
09/12/2022	CHECK #4321	\$1,095.00		\$54,833.98
09/12/2022	<b>Ending Balance</b>			\$54,833.98

#### **Checks Cleared**

Check Nbr	Date	Amount
4321	09/12/2022	\$1,095.00

<sup>\*</sup> Indicates skipped check number



#### ACCOUNT RECONCILIATION

#### CHECKS OUTSTANDING (ISSUED BY YOU BUT NOT YET INDICATED AS PAID ON ANY STATEMENT)

NO. OR DATE	AMOUNT	NO. OR DATE	AMOUNT	Г	1	ENTER CLOSING BALANCE (AS SHOWN ON REVERSE)	
		ENTER SUBTOTAL		$\vdash$		(ACCITOTING CONTENTION)	
						ADD DEPOSITS RECORDED IN YOUR RECORDS, BUT NOT SHOWN ON THIS STATEMENT	
					2		
					3	TOTAL (1 AND 2 ABOVE)	
					4	SUBTRACT TOTAL	
		SUM OF CHECK CHARGES IF APPLICABLE		B/	ALANG	CHECKS OUTSTANDING	
SUBTOTAL		TOTAL		(T	THIS S	HOULD EQUAL YOUR BOOK BALANCE)	

#### NOTICE TO OUR CUSTOMERS

#### **HOW TO HANDLE ERRORS OR INQUIRIES**

Please examine your account statement at once. Other than electronic transfers on personal accounts as defined by federal law, the statement shall be considered correct for all purposes and we shall not be liable for any error in, or improper charge to, the account unless you notify us in writing at the address below of any such error on or improper charge within fourteen (14) days of the delivery or mailing of the statement.

The following information pertains to Personal Account Customers only
If you have a question or believe there is an error regarding an electronic transfer (as defined by federal law) reflected on your bank statement, or if you need more information about an electronic transfer (payment or deposit), write us at Deposit Operations, The First National Bank of Long Island, P.O. Box 67, Glen Head, NY 11545-0067 or call us at (516) 671-4900. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter: (1) include your name, account number and the dollar amount of the suspected error, and (2) describe the electronic 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. We will investigate your complaint to the extent required by law and, in the event that we determine by such investigation that an error occurred, we will correct any such error promptly. If we take more than ten (10) business days to complete this investigation and tell you the results, we will recredit your account for the amount you think is an error so that you will have use of the funds during the time it takes us to complete our investigation.

#### NOTICE TO FIRST CLASS CREDIT ACCOUNT CUSTOMERS

(The following information pertains to Personal Checking Account Customers only)

#### **PAYMENT INFORMATION**

You may, at any time, make payments for more than the total amount due as well as pay your total indebtedness. Payments received at the address shown below by 12:00 noon on any weekday that is not a holiday will be posted on the day of receipt. Payments received after 12:00 noon, or on any holiday or weekend, or payments made at a branch after 3:00 p.m. will be considered received as of next business day. Payments made elsewhere may not be posted on the date received but will be posted promptly within 5 business days thereafter. To ensure proper credit to your account, please include your account number on the check or money order. Payments may be sent to: Installment Loan Dept., The First National Bank of Long Island, P.O. Box 67, Glen Head, NY 11545-0067.

#### **ACCOUNT INFORMATION**

If there is a credit balance on your account, the dollar amount appears next to the terminology, "unapplied balance". The unapplied balance will be used to pay future amounts owed, unless you request a refund. Send refund requests to the address shown above.

The total amount due must be made by the payment due date shown on your bill. And amounts that are past due must be paid immediately.

Under the "average daily balance" method, the earlier that payments are received during a billing cycle, the lower the finance charge for that billing will be. The finance charge at the periodic rate is computed on advances for the billing cycle only through the bill date, but it continues to accrue daily until payment is posted. Any finance charge which accrues after the bill date will appear on your next bill.

#### **CALCULATION OF THE FINANCE CHARGE**

We compute the finance charge on your account by applying the periodic rate to the "Balance Subject to Interest Rate" of your account (including current transactions). To get the "Balance Subject to Interest Rate" we take the beginning balance of your account each day, add any new loans, and subtract any payments, credits, unpaid finance charges, and unpaid insurance premiums. This gives us the daily balance. Then, we add up the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Balance Subject to Interest Rate"

If a "finance charge adjustment" is shown on this bill, we computed this portion of the finance charge by multiplying the principal amount to which the adjustment applies by the periodic rate which applied in the billing cycle for which the adjustment was made and by the number of days for which the adjustment was made.

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at The First National Bank of Long Island, P.O. Box 67, Glen Head, New York 11545-0067.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- · Description of the 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.

- Within 60 days after the error appeared on your statement.
- · At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential error in writing. 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 line.



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Page 3 of 4

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Member FDIC Rev. 06/2022

			Member FDIC Rev. 06/2022				
Facts		WHAT DOES THE FIRST NATIONAL BANK OF LONG ISLAND DO WITH YOUR PERSONAL INFORMATION?					
Why?	consumers the right to limit some b	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.					
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  • Social Security number and income  • Account balances and transaction history  • Credit history and credit scores  • Investment experience						
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The First National Bank of Long Island chooses to share; and whether you can limit this sharing.						
Reasons we can s	hare your personal information	Does The First National Bank of Long Island share?	Can you limit this sharing?				
such as to process	vusiness purposes - your transactions, maintain your I to court orders and legal investigations, ureaus	Yes	No				
For our marketing to offer our produc	purposes - ts and services to you	Yes	No				
For joint marketing	g with other financial companies	Yes	No				
	everyday business purposes - your transactions and experiences	Yes	No				
	everyday business purposes - your credit worthiness	Yes	Yes				
For our affiliates t	o market to you	Yes	Yes				
For nonaffiliates t	o market to you	Yes	Yes				
How to limit our sharing:	<ul> <li>Visit our website at fnbli.com/privacy and complete the opt-out form.</li> <li>OR</li> <li>Call (844) 210-3325 and select option 2</li> <li>Please note:</li> <li>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</li> </ul>						
Questions?	Call (516) 671-4900, (212) 566-1500 or go to www.fnbli.com						

# Who We Are

Who is providing this notice?

The First National Bank of Long Island

# What We Do

#### **How does The First National Bank of** Long Island protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are trained on the importance of maintaining the confidentiality of our customer information.

#### **How does The First National Bank of** Long Island collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Enter into an investment advisory contract
- Provide account information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

#### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply only to you, unless you tell us otherwise.

# **Definitions**

#### **Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- First of Long Island Corp.
  First of Long Island REIT, Inc.
  First of Long Island Agency
- FNY Service Corp.

#### **Nonaffiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include mortgage companies, credit card companies, financial service providers.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies or other financial service providers.

# Other Important Information

To opt out, please call (844) 210-3325 and select option 2 OR visit our website at fnbli.com/privacy and complete the optout form. If you have already opted-out but would like to opt back in, please visit your nearest branch.