

P.O. Box 669802, Dallas, TX 75266-0955

**ADDRESS SERVICE REQUESTED**

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**Managing Your Accounts**

Phone (866) 226-5638



Online synchronybank.com



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P.O. Box 669802  
Dallas, TX 75266-0955

## GET YOUR DOCS IN A ROW.

Tax season is coming! Opt in to receive your 1099 tax forms, electronically. It's easy:

1. **Log in** to your account.
2. Under "**Documents**", scroll to "**Manage tax document preferences**".
3. Select "**Online only**".

### Summary of Accounts

#### CONNECT TO IT ALL



When it comes to savings, don't miss a beat—be sure you're in the loop on everything from Synchrony Bank. Confirm that we've got your current email address when logging into your Synchrony Bank account.

Step 1: Log in, then select Profile

Step 2: Review, confirm or update your email address

Step 3: Save any changes—you're done!

Plan Accounts	Account Number	Ending Balance
18 MONTH IRA CD	7000552582	\$20,856.80
		<b>\$20,856.80</b>

#### ROTH IRA

2024 Contributions for the Current Year	\$0.00
2023 Contributions for the Prior Year	\$0.00

#### ROTH IRA

# We don't want you to miss a thing.

Please review your statement carefully and take note of these helpful FAQs.

## Does this statement include information on all of my accounts?

This statement only includes information on your IRA accounts. You will receive separate statements for any other accounts that you may have with Synchrony Bank. Beneficiary information is stored with your account records but does not appear on your statement.

## What is APYE? How is it different than APY?

Annual Percentage Yield Earned (APYE) and Annual Percentage Yield (APY) are different calculations designed for different purposes. APYE is an annualized rate that shows the yield earned during a statement period expressed as a single rate, taking into account interest rate changes, balance fluctuations and the effect of when interest begins to accrue on your deposits.

The APY is an annualized rate that shows the yield an account would earn, including the effect of interest compounding, assuming funds remain in the account for one year. So, for accounts that are subject to rate fluctuations and transaction activity, the APYE will generally be different than the APY that was disclosed when you opened your account.

## Are interest rate changes reflected on my statement?

Yes. Any interest rate changes that may have occurred during this statement period have been included in the calculation of your interest.

## How can I make additional contributions to my IRA?

All IRA transactions require appropriate documentation to accompany contributions as required by the IRS. Call us at 1-866-226-5638 to request the appropriate forms or for additional information.

## How can I make an IRA withdrawal, set up continuing distributions, or have a transfer made?

To request the necessary forms to make the withdrawal, set up continuing distributions, or have a transfer made, please call us at 1-866-226-5638.

**Rollover:** You may be able to roll over funds from a retirement plan at work. Please call us at 1-866-226-5638 to request the necessary forms. Each IRA owner is permitted only one 60-day rollover per year, regardless of how many IRAs the owner maintains.

## How do I make a deposit?

- **Check:** You can send a check payable to yourself with a deposit slip that states your Synchrony Bank account number on the memo line, endorsed "For Deposit Only" to our address on the front of your statement.
- **Transfer:** You can transfer funds from an existing IRA at another financial institution to your Synchrony Bank IRA. Please call us at 1-866-226-5638 to request the necessary forms.

Plan Summary Date	Description	Amount
07/01/2024	Plan Beginning Balance	\$20,627.30
	Contributions/Credits this Period	\$0.00
	Interest Credited	\$229.50
	Distributions/Debits this Period	\$0.00
09/30/2024	Plan Ending Balance	\$20,856.80
	Federal W/H Tax Year-to-Date	\$0.00
	State W/H Tax Year-to-Date	\$0.00

Account Activity for 18 MONTH IRA CD 7000552582

Interest Summary 07/01/2024 to 09/30/2024

Description	Amount
Interest Rate	4.402%

Date	Description	Debit	Credit	Running Balance
07/01/2024	Account Beginning Balance			\$20,627.30
07/06/2024	INTEREST ADDED		\$74.56	\$20,701.86
08/06/2024	INTEREST ADDED		\$77.32	\$20,779.18
09/06/2024	INTEREST ADDED		\$77.62	\$20,856.80
09/30/2024	Account Ending Balance			\$20,856.80

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