

# Statement Details



## FAIRWINDS Credit Union Retirement Savings Plan

AMY K RODE  
560 MOURNING DOVE CIRCLE  
LAKE MARY, FL 32746-

## Retirement Savings Statement

Customer Service: (800) 835-5097  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

### Your Account Summary

Statement Period: 09/30/2021 to 09/30/2021

<b>Beginning Balance</b>	<b>\$461,920.99</b>
Interest	\$2.03
Change in Market Value	-\$4,535.29
<b>Ending Balance</b>	<b>\$457,387.73</b>
<b>Additional Information</b>	
Vested Balance	\$457,387.73
Outstanding Loan Balance	\$38,055.57
Dividends & Interest	\$594.42

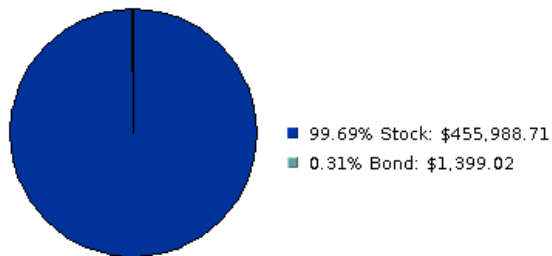
### Your Personal Rate of Return

**This Period** **-1.0%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

### Your Asset Allocation

Statement Period: 09/30/2021 to 09/30/2021



Your account is allocated among the asset classes specified above as of 09/30/2021. Percentages and totals may not be exact due to rounding.

### Market Value of Your Account

Statement Period: 09/30/2021 to 09/30/2021

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

<i>Investment</i>	Tier					
	Shares as of 09/29/2021	Shares as of 09/30/2021	Price as of 09/29/2021	Price as of 09/30/2021	Market Value as of 09/29/2021	Market Value as of 09/30/2021

<b>Stock</b>					<b>\$460,524.20</b>	<b>\$455,988.71</b>
<b>Small Cap</b>						
GS SM CP Val INS I	535.230	535.230	\$70.67	\$69.94	\$37,824.70	\$37,433.98
PNR SEL MD CP GR Y	1,127.988	1,127.988	\$64.89	\$64.63	\$73,195.15	\$72,901.87
IS R2000 SM-Cap A	77.454	77.454	\$27.30	\$27.05	\$2,114.49	\$2,095.13
<b>Large Cap</b>						
AB Lg Cap Grth A	910.014	910.014	\$86.50	\$85.91	\$78,716.21	\$78,179.31
IS S&P 500 Idx A	458.738	459.900	\$516.77	\$509.35	\$237,062.03	\$234,250.07
<b>Specialty</b>						
Invs Real Estate INV	1,421.386	1,421.386	\$22.24	\$21.90	\$31,611.62	\$31,128.35
<b>Bond</b>					<b>\$1,396.79</b>	<b>\$1,399.02</b>
<b>Stable Value</b>						
Lincoln Stable Value	910.720	912.750	\$1.00	\$1.00	\$910.72	\$912.75
<b>Income</b>						
WA Core Bond A	36.823	36.867	\$13.20	\$13.19	\$486.07	\$486.27
<b>Account Totals</b>					<b>\$461,920.99</b>	<b>\$457,387.73</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions on those rights, please contact your benefits office.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

**Your Contribution Elections as of**

As of 04/07/2024

This section displays information related to your contributions.

**Your Current Investment Elections as of 04/07/2024**

**All Eligible Sources**

<b>Investment Option</b>	<b>Current %</b>
<b>Stock Investments</b>	
LARGE CAP	
IS S&P 500 IDX K	50%

LARGE CAP GR III I1	15%
MID-CAP	
FID GROWTH STRAT K6	15%
SMALL CAP	
GS SM CP VAL INS R6	10%
SPECIALTY	
C&S INST REALTY SHS	10%
<b>Total</b>	<b>100%</b>

**Your Contribution Summary** Statement Period: 09/30/2021 to 09/30/2021

Contributions	Period to date	Inception To Date	Vested Percent	Total Account Balance	Total Vested Balance
<b>Employee Deferral</b>	\$0.00	\$19,072.45	100%	\$258,389.61	\$258,389.61
<b>Employer Match</b>	\$0.00	\$14,304.21	100%	\$198,998.12	\$198,998.12

**Your Account Activity** Statement Period: 09/30/2021 to 09/30/2021

Use this section as a summary of transactions that occurred in your account during the statement period.

Detailed Transaction History

Activity	Lincoln Stable Value	Invs Real Estate INV	AB Lg Cap Grth A	IS S&P 500 Idx A
<b>Beginning Balance</b>	<b>\$910.72</b>	<b>\$31,611.62</b>	<b>\$78,716.21</b>	<b>\$237,062.03</b>
Interest	\$2.03	\$0.00	\$0.00	\$0.00
Change in Market Value	\$0.00	-\$483.27	-\$536.90	-\$2,811.96
<b>Ending Balance</b>	<b>\$912.75</b>	<b>\$31,128.35</b>	<b>\$78,179.31</b>	<b>\$234,250.07</b>
Dividends & Interest	\$2.03	\$0.00	\$0.00	\$591.81

Activity	GS SM CP Val INS I	PNR SEL MD CP GR Y	WA Core Bond A	IS R2000 SM-Cap A
<b>Beginning Balance</b>	<b>\$37,824.70</b>	<b>\$73,195.15</b>	<b>\$486.07</b>	<b>\$2,114.49</b>
Change in Market Value	-\$390.72	-\$293.28	\$0.20	-\$19.36
<b>Ending Balance</b>	<b>\$37,433.98</b>	<b>\$72,901.87</b>	<b>\$486.27</b>	<b>\$2,095.13</b>
Dividends & Interest	\$0.00	\$0.00	\$0.58	\$0.00

Activity	Total
<b>Beginning Balance</b>	<b>\$461,920.99</b>
Interest	\$2.03
Change in Market Value	-\$4,535.29
<b>Ending Balance</b>	<b>\$457,387.73</b>
Dividends & Interest	\$594.42

**Your Loan Activity** Statement Period: 09/30/2021 to 09/30/2021

Use this section to verify that Fidelity's records of your information are up-to-date.

Loan ID#	Loan Date	Loan Amount	Balance on 09/29/2021	Principal Paid This Period	Balance on 09/30/2021	Interest Paid This Period
PD1LOAN 1	05/14/2021	\$40,000.00	\$38,055.57	\$0.00	\$38,055.57	\$0.00

<b>Total</b>	<b>\$40,000.00</b>	<b>\$38,055.57</b>	<b>\$0.00</b>	<b>\$38,055.57</b>	<b>\$0.00</b>
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