



PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
09/14/20 - 10/13/20

Access No. 618771

Statement of Account
For ADRIENNE DENISE FITTS

Active Duty Checking - 7105895978

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-17	Deposit 09-16-20 Silver State Schools C Las Vegas NV	200.00	286.97
09-17	POS Debit - Debit Card 0057 Transaction 09-16-20 Smiths #4 3602 E Bonan Las Vegas NV	14.28-	272.69
09-17	POS Debit- Debit Card 0057 09-16-20 GEICO *auto MacOn DC	238.46-	34.23
09-18	POS Credit Adjustment 0057 Transaction 09-18-20 Zelle*veronica Ho Visa Direct AZ	200.00	234.23
09-18	POS Debit - Debit Card 0057 Transaction 09-17-20 Rainbow Market Las Vegas NV	11.59-	222.64
09-21	ATM Fee - Withdrawal 09-18-20 Wells Fargo Ban North Las Veg NV	1.00-	221.64
09-21	ATM Withdrawal 09-18-20 Wells Fargo Ban North Las Veg NV	203.00-	18.64
09-25	Deposit - ACH Paid From Square Inc * Cash App 092520	194.50	213.14
09-25	POS Debit - Debit Card 0057 Transaction 09-24-20 Rainbow Market Las Vegas NV	12.45-	200.69
09-28	POS Debit- Debit Card 0057 09-25-20 McDonald's M5551 O Las Vegas NV	8.53-	192.16
09-28	POS Debit- Debit Card 0057 09-25-20 Burger King #5905 Las Vegas NV	11.76-	180.40
09-28	POS Debit - Debit Card 0057 Transaction 09-25-20 Wal-Mart Store Las Vegas NV	16.23-	164.17
09-28	POS Debit- Debit Card 0057 09-25-20 Hoops Food Spirit Las Vegas NV	24.37-	139.80
09-28	POS Debit - Debit Card 0057 Transaction 09-25-20 Wm Superc Wal-Mart Sto Las Vegas NV	41.87-	97.93
09-28	POS Debit- Debit Card 0057 09-26-20 Texas Roadhouse #2 N Las Vegas NV	47.58-	50.35
09-29	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	3,179.22	3,229.57
09-29	Paid To - Cash 1 410 Payment Chk 9601693	151.45-	3,078.12
09-29	Paid To - Cash 1 410 Payment Chk 9601693	308.60-	2,769.52
09-30	POS Debit- Debit Card 0057 09-29-20 GEICO *auto MacOn DC	23.24-	2,746.28
09-30	POS Debit- Debit Card 0057 09-29-20 Cash App*monica 8774174551 CA	600.00-	2,146.28
09-30	Transfer To Shares Gregory N Wilkins	300.00-	1,846.28
09-30	Dividend	0.01	1,846.29
10-01	Deposit - ACH Paid From Grantham Univer Nbs Refund 01Afd8	1,657.00	3,503.29
10-01	POS Debit- Debit Card 0057 09-30-20 Cash App*adrienne 8774174551 CA	100.00-	3,403.29

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				
STATE		ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



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(Continued from previous page)

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Date	Transaction Detail	Amount(\$)	Balance(\$)
10-01	Transfer To Shares Adrienne Denise Fitts	500.00-	2,903.29
10-01	Paid To - Minute Loan Cent 8882135744 Chk 9601693	456.10-	2,447.19
10-02	Transfer From Shares	50.97	2,498.16
10-02	Intl Transaction Fee 10-01-20 Paypal *sudp Salin 4029357733	0.45-	2,497.71
10-02	POS Debit- Debit Card 0057 10-01-20 Sxm*siriusxm.Com/A 888-635-5144 Ny	12.12-	2,485.59
10-02	POS Debit- Debit Card 0057 09-30-20 Paypal *sudp Salin 4029357733	44.63-	2,440.96
10-02	POS Debit- Debit Card 0057 10-01-20 Sp * Wingzahuopu Httpsgearsoo. CA	68.47-	2,372.49
10-02	POS Debit- Debit Card 0057 10-01-20 Ebay O*03-05824-31 San Jose CA	70.43-	2,302.06
10-02	POS Debit- Debit Card 0057 10-01-20 Metropcs Mobile We 888-863-8768 WA	85.00-	2,217.06
10-02	POS Debit- Debit Card 0057 10-01-20 AT&T 800-288-2020 TX	131.27-	2,085.79
10-02	POS Debit- Debit Card 0057 09-30-20 Cash Nevada 702-258-0044 NV	250.00-	1,835.79
10-02	Transfer To Shares Gregory N Wilkins	60.00-	1,775.79
10-02	Paid To - Moneytree #0583 Moneytree Chk 9100001	195.14-	1,580.65
10-02	Payment To - Check City N600Bocw 100220 CK# 2006	1,053.70-	526.95
10-05	POS Credit Adjustment 0057 Transaction 10-04-20 Cash App*cash Out Visa Direct CA	100.00	626.95
10-05	Transfer From Shares Adrienne Denise Fitts	450.00	1,076.95
10-05	POS Debit- Debit Card 0057 10-01-20 Beldt.Com 888-8619696 CA	129.95-	947.00
10-05	POS Debit- Debit Card 0057 10-01-20 Las Vegas Finance 702-8899888 NV	147.00-	800.00
10-05	POS Debit- Debit Card 0057 10-04-20 Cash App*easter 8774174551 CA	250.00-	550.00
10-05	POS Debit- Debit Card 0057 10-02-20 Premier Bankcard 605-3573440 SD	250.00-	300.00
10-06	POS Debit- Debit Card 0057 10-04-20 Beauty Supply Ware North Las Veg NV	82.19-	217.81
10-06	POS Debit - Debit Card 0057 Transaction 10-05-20 Dollar-GE 3485 East LA North Las Veg NV	82.84-	134.97
10-06	POS Debit- Debit Card 0057 10-04-20 Designer Nails Las Vegas NV	102.00-	32.97
10-06	Returned Item Fee 9100001	29.00-	3.97
10-06	Returned Item Fee 24207175	29.00-	25.03-
10-07	Transfer From Shares	6.09	18.94-
10-09	Returned Item Fee 9100001	29.00-	47.94-
10-13	ATM Rebate	4.00	43.94-
10-13	Ending Balance		43.94-

Average Daily Balance - Current Cycle: \$342.46

Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 09-01-2020 through 09-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-29	ACH	151.45	09-30	POS	23.24
09-29	ACH	308.60	10-01	POS	100.00
10-01	ACH	456.10	10-02	POS	68.47
10-02	ACH	195.14	10-02	POS	70.43
10-02	002006 - ACH	1,053.70	10-02	POS	85.00
09-17	POS	238.46	10-02	POS	131.27
09-17	POS	14.28	10-02	POS	250.00
09-18	POS	11.59	10-02	POS	12.12
09-25	POS	12.45	10-02	POS	44.63
09-28	POS	47.58	10-05	POS	129.95
09-28	POS	8.53	10-05	POS	147.00
09-28	POS	11.76	10-05	POS	250.00
09-28	POS	16.23	10-05	POS	250.00
09-28	POS	24.37	10-06	POS	82.19
09-28	POS	41.87	10-06	POS	82.84
09-30	POS	600.00	10-06	POS	102.00



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Items Paid (Continued from previous page)

<u>Date</u>	<u>Item</u>	<u>Amount(\$)</u>	Total this period	Total year-to-date*
09-21	ATMO	203.00		
Fee(s)				
Total Returned Item Fee(s)			\$87.00	\$116.00

*As of the first statement period that begins in January of each year.

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.

You may also contact us on the Web: navyfederal.org.

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 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.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, 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 limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit 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 us to complete our investigation.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.