





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

Statement Period  
06/11/20 - 07/10/20

Access No. 12531514

**Statement of Account**  
For DEKESE T PHOENIX JR

**Checking**  
**e-Checking - 7084153282**

Joint Owner(s): DEKESE T PHOENIX SR

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-11	Beginning Balance		151.11
06-11	Paid To - stash Transfer Chk 12430316	25.00-	126.11
06-12	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	401.11
06-12	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	905.11
06-12	POS Debit - Debit Card 3384 Transaction 06-11-20 Murphy7554Atwal Marietta GA	1.37-	903.74
06-12	POS Debit - Debit Card 3384 Transaction 06-11-20 Wal-Mart #1181 Marietta GA	18.84-	884.90
06-12	Transfer To Checking Dekese T Phoenix Sr	50.00-	834.90
06-12	Transfer To Checking Dekese T Phoenix Sr	50.00-	784.90
06-12	Transfer To Savings Dekese T Phoenix Sr	400.00-	384.90
06-15	ATM Fee - Withdrawal 06-12-20 Wells Fargo Ban Smyrna GA	1.00-	383.90
06-15	ATM Withdrawal 06-12-20 Wells Fargo Ban Smyrna GA	42.50-	341.40
06-15	POS Debit - Debit Card 3384 Transaction 06-14-20 Family Dollar # Marietta GA	1.69-	339.71
06-15	POS Debit - Debit Card 3384 Transaction 06-12-20 Walgreens Store 2670 C Smyrna GA	2.11-	337.60
06-15	POS Debit- Debit Card 3384 06-12-20 Qt 732 Smyrna GA	2.31-	335.29
06-15	POS Debit - Debit Card 3384 Transaction 06-13-20 LA Beauty Supply Marietta GA	3.17-	332.12
06-15	POS Debit- Debit Card 3384 06-12-20 Qt 732 Smyrna GA	4.24-	327.88
06-15	POS Debit - Debit Card 3384 Transaction 06-12-20 Wm Superc Wal-Mart Sup Marietta GA	6.13-	321.75
06-15	POS Debit- Debit Card 3384 06-13-20 Cash App*andre Co0 8774174551 CA	10.00-	311.75
06-15	POS Debit- Debit Card 3384 06-12-20 Wahlburgers Atlant Atlanta GA	12.36-	299.39
06-15	POS Debit Transaction 06-14-20 Publix Marietta GA	15.54-	283.85
06-15	POS Debit- Debit Card 3384 06-12-20 Cash App*dekese Ph 8774174551 CA	25.00-	258.85

**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(\$)
06-15	POS Debit- Debit Card 3384 06-13-20 Sq *custom Teez Atlanta GA	27.00-	231.85
06-15	POS Debit - Debit Card 3384 Transaction 06-12-20 Wal-Mart Super Center Marietta GA	31.81-	200.04
06-16	POS Debit- Debit Card 3384 06-14-20 Wendy's 0368 Marietta GA	7.61-	192.43
06-16	POS Debit- Debit Card 3384 06-15-20 Panda Express 1122 Smyrna GA	8.90-	183.53
06-17	POS Debit- Debit Card 3384 06-16-20 Google *eflatun Ap G.CO/Helppay# CA	1.49-	182.04
06-17	POS Debit - Debit Card 3384 Transaction 06-16-20 City Farm 1167 Powder Marietta GA	19.10-	162.94
06-19	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	437.94
06-19	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	941.94
06-19	POS Debit - Debit Card 3384 Transaction 06-18-20 Walgreens Store 2670 C Smyrna GA	1.69-	940.25
06-19	Transfer To Checking Dekese T Phoenix Sr	50.00-	890.25
06-19	Transfer To Checking Dekese T Phoenix Sr	50.00-	840.25
06-19	Transfer To Loan Dekese T Phoenix Sr	200.00-	640.25
06-19	Transfer To Checking Dekese T Phoenix Sr	200.00-	440.25
06-19	Paid To - stash Transfer Chk 12430316	25.00-	415.25
06-22	POS Debit- Debit Card 3384 06-20-20 McDonald's F5533 Smyrna GA	3.79-	411.46
06-22	POS Debit- Debit Card 3384 06-20-20 Cash App*dekese Ph 8774174551 CA	5.00-	406.46
06-22	POS Debit- Debit Card 3384 06-20-20 Doc's Food And Spi 770-9539354 GA	7.50-	398.96
06-22	POS Debit - Debit Card 3384 Transaction 06-19-20 Walgreens Store 2670 C Smyrna GA	13.77-	385.19
06-22	POS Debit- Debit Card 3384 06-20-20 Goldbergs Ballpark Atlanta GA	16.83-	368.36
06-22	POS Debit- Debit Card 3384 06-21-20 Delray Diner Marietta GA	21.96-	346.40
06-22	POS Debit- Debit Card 3384 06-19-20 Cash App*dekese Ph 8774174551 CA	25.00-	321.40
06-23	Paid To - Stash Capital (S ACH Chk 7100028	5.00-	316.40
06-24	POS Debit - Debit Card 6789 Transaction 06-23-20 Racetrac 633 Smyrna GA	5.28-	311.12
06-24	POS Debit - Debit Card 6789 Transaction 06-23-20 Wal-Mart Super Center Marietta GA	14.47-	296.65
06-25	POS Debit- Debit Card 6789 06-24-20 Cash App*dekese Ph 8774174551 CA	75.00-	221.65
06-26	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	496.65
06-26	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	1,000.65
06-26	POS Debit- Debit Card 6789 06-24-20 Doc's Food And Spi 770-9539354 GA	23.54-	977.11
06-26	Transfer To Checking Dekese T Phoenix Sr	50.00-	927.11
06-26	Transfer To Shares Dekese T Phoenix Sr	50.00-	877.11
06-26	Transfer To Checking Dekese T Phoenix Sr	400.00-	477.11
06-26	Paid To - stash Transfer Chk 12430316	25.00-	452.11
06-29	POS Debit- Debit Card 6789 06-26-20 Taco Bell 00020002 Smyrna GA	9.31-	442.80
06-29	POS Debit- Debit Card 6789 06-25-20 Del Taco 1143 Smyrna GA	12.57-	430.23
06-29	POS Debit- Debit Card 6789 06-25-20 Family Eye Care Of 770-436-9123 GA	14.95-	415.28
06-29	POS Debit- Debit Card 6789 06-26-20 Cash App*dekese Ph 8774174551 CA	25.00-	390.28
06-29	POS Debit- Debit Card 6789 06-28-20 Yard House 0108375 Atlanta GA	38.64-	351.64



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**e-Checking - 7084153282**

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Joint Owner(s): DEKESE T PHOENIX SR

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-29	POS Debit- Debit Card 6789 06-27-20 Cash App*dekese Ph 8774174551 CA	100.00-	251.64
06-30	POS Debit- Debit Card 6789 06-29-20 Uszoom I Postal1 845-579-5770 Ny	9.99-	241.65
06-30	POS Debit- Debit Card 6789 06-28-20 Sports And Social Atlanta GA	23.10-	218.55
06-30	POS Debit- Debit Card 6789 06-29-20 Cash App*dekese Ph 8774174551 CA	25.00-	193.55
06-30	POS Debit- Debit Card 6789 06-29-20 Boost Mobile 888-266-7848 KS	57.00-	136.55
06-30	Dividend	0.01	136.56
07-01	POS Debit- Debit Card 6789 06-29-20 Experian* Credit R 479-3436237 CA	19.99-	116.57
07-02	Paid To - stash Transfer Chk 12430316	25.00-	91.57
07-03	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	366.57
07-03	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	870.57
07-03	Transfer To Checking Dekese T Phoenix Sr	50.00-	820.57
07-03	Transfer To Checking Dekese T Phoenix Sr	50.00-	770.57
07-03	Transfer To Loan Dekese T Phoenix Sr	400.00-	370.57
07-06	POS Debit - Debit Card 6789 Transaction 07-03-20 Walgreens Store 2670 C Smyrna GA	1.79-	368.78
07-06	POS Debit - Debit Card 6789 Transaction 07-04-20 Target T- 2201 Cobb Pk Smyrna GA	3.18-	365.60
07-06	POS Debit - Debit Card 6789 Transaction 07-06-20 BP#8988362Clipp Smyrna GA	10.16-	355.44
07-06	POS Debit - Debit Card 6789 Transaction 07-04-20 The Home Depot #0153 Marietta GA	13.33-	342.11
07-06	POS Debit- Debit Card 6789 07-03-20 Cash App*dekese Ph 8774174551 CA	25.00-	317.11
07-06	POS Debit- Debit Card 6789 07-05-20 Cash App*dekese Ph 8774174551 CA	50.00-	267.11
07-07	POS Debit- Debit Card 6789 07-06-20 Google*michael Wil Internet CA	3.99-	263.12
07-07	POS Debit- Debit Card 6789 07-06-20 Fingerhut Freshsta 800-208-2500 MN	12.02-	251.10
07-07	POS Debit- Debit Card 6789 07-05-20 Doc's Food And Spi 770-9539354 GA	20.13-	230.97
07-07	POS Debit- Debit Card 6789 07-06-20 Self Lender 2 877-8830999 TX	41.50-	189.47
07-07	Paid To - Truebill Truebill P Chk 9100001	5.00-	184.47
07-07	Paid To - Stash Capital (S ACH Chk 7100028	20.00-	164.47
07-08	eDeposit-Scan/Mobile 000000101550833	52.96	217.43
07-08	POS Debit- Debit Card 6789 07-07-20 Chatt Tech Bannerw 770-528-4545 GA	1.00-	216.43
07-08	POS Debit- Debit Card 6789 07-07-20 Delray Diner Marietta GA	65.40-	151.03
07-09	POS Debit- Debit Card 6789 07-08-20 Cash App*dekese Ph 8774174551 CA	5.00-	146.03
07-09	POS Debit- Debit Card 6789 07-08-20 Self Lender 2 877-8830999 TX	17.81-	128.22
07-09	POS Debit - Debit Card 6789 Transaction 07-08-20 Kroger #4 1690 Powder Marietta GA	23.28-	104.94
07-09	POS Debit- Debit Card 6789 07-08-20 Cash App*dekese Ph 8774174551 CA	25.00-	79.94
07-09	Paid To - stash Transfer Chk 12430316	25.00-	54.94
07-10	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	329.94
07-10	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	833.94
07-10	POS Debit- Debit Card 6789 07-09-20 Cash App*dekese Ph 8774174551 CA	50.00-	783.94
07-10	Transfer To Checking Dekese T Phoenix Sr	50.00-	733.94
07-10	Transfer To Checking Dekese T Phoenix Sr	50.00-	683.94
07-10	Transfer To Loan Dekese T Phoenix Sr	400.00-	283.94
07-10	ATM Rebate	3.50	287.44



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Joint Owner(s): DEKESE T PHOENIX SR

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-10	Ending Balance		287.44

Average Daily Balance - Current Cycle: \$279.26

Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 06-01-2020 through 06-29-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-11	ACH	25.00	06-24	POS	14.47
06-19	ACH	25.00	06-24	POS	5.28
06-23	ACH	5.00	06-25	POS	75.00
06-26	ACH	25.00	06-26	POS	23.54
07-02	ACH	25.00	06-29	POS	38.64
07-07	ACH	5.00	06-29	POS	100.00
07-07	ACH	20.00	06-29	POS	9.31
07-09	ACH	25.00	06-29	POS	12.57
06-12	POS	18.84	06-29	POS	14.95
06-12	POS	1.37	06-29	POS	25.00
06-15	POS	12.36	06-30	POS	9.99
06-15	POS	15.54	06-30	POS	23.10
06-15	POS	25.00	06-30	POS	25.00
06-15	POS	27.00	06-30	POS	57.00
06-15	POS	31.81	07-01	POS	19.99
06-15	POS	1.69	07-06	POS	13.33
06-15	POS	2.11	07-06	POS	25.00
06-15	POS	2.31	07-06	POS	50.00
06-15	POS	3.17	07-06	POS	1.79
06-15	POS	4.24	07-06	POS	3.18
06-15	POS	6.13	07-06	POS	10.16
06-15	POS	10.00	07-07	POS	41.50
06-16	POS	8.90	07-07	POS	3.99
06-16	POS	7.61	07-07	POS	12.02
06-17	POS	19.10	07-07	POS	20.13
06-17	POS	1.49	07-08	POS	65.40
06-19	POS	1.69	07-08	POS	1.00
06-22	POS	25.00	07-09	POS	17.81
06-22	POS	3.79	07-09	POS	23.28
06-22	POS	5.00	07-09	POS	25.00
06-22	POS	7.50	07-09	POS	5.00
06-22	POS	13.77	07-10	POS	50.00
06-22	POS	16.83	06-15	ATMO	42.50
06-22	POS	21.96			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$0.00	\$29.00

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

**Savings**

**Membership Savings - 3104911189**

Joint Owner(s): DEKESE T PHOENIX SR

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-11	Beginning Balance		5.00
<b>No Transactions This Period</b>			
07-10	Ending Balance		5.00



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For DEKESE T PHOENIX JR

**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](http://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.