



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

Statement Period
08/24/20 - 09/23/20

Access No. 7723177

Statement of Account
For GERMAN RODRIGUEZ JR

Checking

Active Duty Checking - 7077812860

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-24	Beginning Balance		111.77-
08-25	Deposit - ACH Paid From DFAS-IN Ind, IN Army Rc 01Afd3	281.32	169.55
08-26	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	246.09	415.64
08-26	POS Debit- Debit Card 6869 08-26-20 Zelle*sandra More Visa Direct AZ	20.00-	395.64
08-26	POS Debit- Debit Card 6869 08-26-20 Zelle*patricia MA Visa Direct AZ	120.00-	275.64
08-26	Paid To - First Loan 8883402911 Chk 8100143	71.10-	204.54
08-27	POS Debit - Debit Card 6869 Transaction 08-27-20 Plaza Liquor Torrance CA	10.95-	193.59
08-27	Paid To - Vbs Creditecube 8888855646 Chk 9601693	48.07-	145.52
08-27	Paid To - Oppfinanc Payment Chk 7100028	130.00-	15.52
08-28	Deposit 08-27-20 Southland Cu Carson CA	140.00	155.52
08-28	ATM Withdrawal 08-27-20 7Eleven-FC San Pedro CA	160.00-	4.48-
08-28	POS Debit- Debit Card 6869 08-27-20 Zelle*sandra More Visa Direct AZ	4.00-	8.48-
08-28	POS Debit - Debit Card 6869 Transaction 08-27-20 United Oil 11 San Pedro CA	14.04-	22.52-
08-31	Deposit - ACH Paid From DFAS-IN Ind, IN Army Rc 01Afd3	2,419.40	2,396.88
08-31	POS Debit- Debit Card 6869 08-28-20 Starbucks 800-782-7282 WA	15.00-	2,381.88
08-31	Dividend	0.01	2,381.89
08-31	Returned Item Fee 9601693	29.00-	2,352.89
09-01	ATM Withdrawal 09-01-20 Fcr7 Hawthorne, CA	600.00-	1,752.89
09-01	POS Debit- Debit Card 6869 09-01-20 Zelle*sandra More Visa Direct AZ	100.00-	1,652.89
09-01	Transfer To Shares German Rodriguez Jr	400.00-	1,252.89
09-02	POS Credit Adjustment 6869 Transaction 09-02-20 Zelle*sandra More Visa Direct AZ	69.00	1,321.89
09-02	POS Debit- Debit Card 6869 09-02-20 Zelle*patricia MA Visa Direct AZ	15.00-	1,306.89
09-02	POS Debit- Debit Card 6869 09-01-20 Cash App*sandra MO 8774174551 CA	175.00-	1,131.89
09-02	Paid To - Vbs Oxfordfinsrv 8003376298 Chk 9601693	69.24-	1,062.65
09-02	Paid To - First Loan 8882154076 Chk 11130619	71.10-	991.55

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	
- -	()		()	



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

Statement Period
08/24/20 - 09/23/20

Access No. 7723177

Statement of Account
For GERMAN RODRIGUEZ JR

Active Duty Checking - 7077812860

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-02	Paid To - Better Day Loans Online Pmt Chk 9601693	213.33-	778.22
09-03	Credit Card Cash Advance	50.00	828.22
09-03	ATM Withdrawal 09-02-20 Wescom Cu Hawthorne CA	40.00-	788.22
09-03	POS Debit- Debit Card 6869 09-02-20 American First Fin 855-721-1188 TX	38.64-	749.58
09-03	POS Debit- Debit Card 6869 09-02-20 American First Fin 855-721-1188 TX	77.28-	672.30
09-03	POS Debit- Debit Card 6869 09-01-20 Advance.Cash 727-409-8721 ND	179.00-	493.30
09-03	POS Debit- Debit Card 6869 09-01-20 Extra Space 1070 310-6727900 CA	306.10-	187.20
09-03	Paid To - Vbs Creditcube 8888855646 Chk 9601693	48.07-	139.13
09-03	Paid To - Oppfinanc Payment Chk 7100028	66.17-	72.96
09-04	POS Credit Adjustment 6869 Transaction 09-04-20 Zelle*macias, Pat Visa Direct AZ	5.00	77.96
09-04	POS Debit- Debit Card 6869 09-03-20 American First Fin 855-721-1188 TX	30.00-	47.96
09-04	Transfer To Credit Card German Rodriguez Jr	9.00-	38.96
09-04	Transfer To Credit Card German Rodriguez Jr	34.00-	4.96
09-08	POS Credit Adjustment 6869 Transaction 09-06-20 Zelle*macias, Pat Visa Direct AZ	40.00	44.96
09-08	Deposit 09-07-20 Wescom Cu Hawthorne CA	50.00	94.96
09-08	Deposit 09-04-20 Southland Cu Carson CA	100.00	194.96
09-08	POS Debit- Debit Card 6869 09-08-20 Zelle*sandra More Visa Direct AZ	20.00-	174.96
09-08	POS Debit- Debit Card 6869 09-08-20 Zelle*patricia MA Visa Direct AZ	30.00-	144.96
09-08	POS Debit- Debit Card 6869 09-04-20 American First Fin 855-721-1188 TX	38.64-	106.32
09-08	POS Debit- Debit Card 6869 09-04-20 U-Haul Of Old Town Torrance CA	65.43-	40.89
09-08	Transfer To Credit Card German Rodriguez Jr	40.00-	0.89
09-09	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	394.54	395.43
09-09	Paid To - Vbs Oxfordfinsrv 8003376298 Chk 9601693	69.24-	326.19
09-09	Paid To - First Loan 8883402911 Chk 8100143	71.10-	255.09
09-09	Paid To - Vbs Betterday 8662580165 Chk 9601693	213.33-	41.76
09-11	Deposit - ACH Paid From Empower Inc 1000070674 01Afd1	50.00	91.76
09-11	ATM Withdrawal 09-10-20 Wescom Cu Hawthorne CA	30.00-	61.76
09-11	POS Debit- Debit Card 6869 09-10-20 Apple.Com/Bill 866-712-7753 CA	9.99-	51.77
09-11	Returned Item Fee 7100028	29.00-	22.77
09-11	Returned Item Fee 9601693	29.00-	6.23-
09-11	Returned Item Fee 10120610	29.00-	35.23-
09-14	Transfer From Shares	0.02	35.21-
09-14	Deposit 09-11-20 Kinecta FCU Manhattan Bch CA	60.00	24.79
09-14	Deposit - ACH Paid From DFAS-IN Ind, IN Army Rc 01Afd3	2,367.34	2,392.13
09-14	POS Debit- Debit Card 6869 09-11-20 Zelle*patricia MA Visa Direct AZ	50.00-	2,342.13
09-14	POS Debit- Debit Card 6869 09-12-20 Zelle*sandra More Visa Direct AZ	60.00-	2,282.13
09-15	ATM Withdrawal 09-14-20 Wescom Cu Hawthorne CA	300.00-	1,982.13
09-15	ATM Withdrawal 09-14-20 Fcr7 Hawthorne, CA	500.00-	1,482.13
09-15	POS Debit- Debit Card 6869 09-15-20 Zelle*arlene Silv Visa Direct AZ	460.00-	1,022.13
09-16	Deposit - ACH Paid From DFAS-IN Ind, IN Army Rc 01Afd3	85.14	1,107.27
09-16	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	602.43	1,709.70
09-16	eDeposit-Scan/Mobile 000000105357350	58.37	1,768.07
09-16	ATM Withdrawal 09-15-20 7Eleven-FC Paramount CA	100.00-	1,668.07
09-16	POS Debit- Debit Card 6869 09-15-20 Bigcommerce 888-699-8911 TX	29.95-	1,638.12
09-16	POS Debit- Debit Card 6869 09-15-20 Possible Finance 206-202-5115 WA	73.52-	1,564.60
09-16	POS Debit- Debit Card 6869 09-15-20 Cash App*sandra MO 8774174551 CA	250.00-	1,314.60



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

Statement Period
08/24/20 - 09/23/20

Access No. 7723177

Statement of Account
For GERMAN RODRIGUEZ JR

Active Duty Checking - 7077812860

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-16	Paid To - Empower Inc 1000071190 Chk 12114039	50.00-	1,264.60
09-16	Paid To - Vbs Oxfordfinsrv 8003376298 Chk 9601693	69.24-	1,195.36
09-16	Paid To - First Loan 8883402911 Chk 8100143	71.10-	1,124.26
09-16	Paid To - Better Day Loans 8662580165 Chk 9601693	213.33-	910.93
09-16	Paid To - Better Day Loans 8662580165 Chk 9601693	213.33-	697.60
09-17	POS Credit Adjustment 6869 Transaction 09-17-20 000000000Mln001 New York Ny	40.00	737.60
09-17	POS Credit Adjustment 6869 Transaction 09-17-20 000000000Mln001 New York Ny	190.00	927.60
09-17	ATM Fee - Withdrawal 09-16-20 Bank Of America San Pedro CA	1.00-	926.60
09-17	ATM Withdrawal 09-16-20 Bank Of America San Pedro CA	503.00-	423.60
09-17	POS Debit- Debit Card 6869 09-16-20 Starbucks 800-782- 800-782-7282 WA	20.00-	403.60
09-17	POS Debit- Debit Card 6869 09-15-20 Opp Funding Spe II 312-2128079 IL	70.00-	333.60
09-17	Paid To - Oppfinanc Payment Chk 7100028	66.17-	267.43
09-17	Paid To - Vbs Creditcube 8888855646 Chk 9601693	150.00-	117.43
09-18	Deposit - ACH Paid From Instacash Paymen Moneylion 01Afd8	50.00	167.43
09-18	POS Debit- Debit Card 6869 09-16-20 Del Taco 1240 San Pedro CA	3.29-	164.14
09-18	POS Debit - Debit Card 6869 Transaction 09-17-20 Smart And Final Torrance CA	11.48-	152.66
09-18	POS Debit- Debit Card 6869 09-17-20 Swr*revco Cbcs 877-736-9833 OH	25.00-	127.66
09-18	POS Debit- Debit Card 6869 09-17-20 Aff 8557211188 855-7211188 KS	38.64-	89.02
09-21	Deposit - ACH Paid From Creditninja Dep Advance 01Afd1	255.00	344.02
09-21	POS Debit- Debit Card 6869 09-17-20 Fantastic Cafe On San Pedro CA	24.27-	319.75
09-21	Transfer To Credit Card German Rodriguez Jr	60.00-	259.75
09-21	Returned Item Fee 9601693	29.00-	230.75
09-23	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	833.21	1,063.96
09-23	POS Debit- Debit Card 6869 09-22-20 Zelle*sandra More Visa Direct AZ	13.00-	1,050.96
09-23	POS Debit- Debit Card 6869 09-21-20 Advance.Cash 727-409-8721 ND	149.80-	901.16
09-23	Paid To - Vbs Oxfordfinsrv 8003376298 Chk 9601693	69.24-	831.92
09-23	Paid To - First Loan 8883402911 Chk 8100143	71.10-	760.82
09-23	ATM Rebate	4.00	764.82
09-23	Ending Balance		764.82

Average Daily Balance - Current Cycle: \$331.43
Your account earned \$0.01, with an annual percentage yield earned of 0.05%, for the dividend period from 08-01-2020 through 08-31-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-26	ACH	71.10	08-27	POS	10.95
08-27	ACH	48.07	08-28	POS	14.04
08-27	ACH	130.00	08-28	POS	4.00
09-02	ACH	69.24	08-31	POS	15.00
09-02	ACH	71.10	09-01	POS	100.00
09-02	ACH	213.33	09-02	POS	15.00
09-03	ACH	48.07	09-02	POS	175.00
09-03	ACH	66.17	09-03	POS	306.10
09-09	ACH	69.24	09-03	POS	38.64
09-09	ACH	71.10	09-03	POS	77.28
09-09	ACH	213.33	09-03	POS	179.00
09-16	ACH	50.00	09-04	POS	30.00
09-16	ACH	69.24	09-08	POS	30.00
09-16	ACH	71.10	09-08	POS	38.64
09-16	ACH	213.33	09-08	POS	65.43
09-16	ACH	213.33	09-08	POS	20.00
09-17	ACH	66.17	09-11	POS	9.99
09-17	ACH	150.00	09-14	POS	50.00
09-23	ACH	69.24	09-14	POS	60.00
09-23	ACH	71.10	09-15	POS	460.00
09-01	ATM	600.00	09-16	POS	29.95
09-15	ATM	500.00	09-16	POS	73.52
08-26	POS	20.00	09-16	POS	250.00
08-26	POS	120.00	09-17	POS	20.00



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

Statement Period
08/24/20 - 09/23/20

Access No. 7723177

Statement of Account
For GERMAN RODRIGUEZ JR

Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-17	POS	70.00	09-23	POS	149.80
09-18	POS	25.00	08-28	ATMO	160.00
09-18	POS	38.64	09-03	ATMO	40.00
09-18	POS	3.29	09-11	ATMO	30.00
09-18	POS	11.48	09-15	ATMO	300.00
09-21	POS	24.27	09-16	ATMO	100.00
09-23	POS	13.00	09-17	ATMO	503.00

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$145.00	\$696.00

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

Savings

Membership Savings - 3046108761

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-24	Beginning Balance		205.00
08-31	Dividend	0.02	205.02
09-01	Transfer From Checking German Rodriguez Jr	400.00	605.02
09-01	Withdrawal By Cash 09-01-20 Fcqa Hawthorne, CA	400.00-	205.02
09-14	Transfer To Checking	0.02-	205.00
09-23	Ending Balance		205.00

Your account earned \$0.02, with an annual percentage yield earned of 0.27%, for the dividend period from 08-01-2020 through 08-31-2020



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

Statement Period
08/24/20 - 09/23/20

Access No. 7723177

Statement of Account
For GERMAN RODRIGUEZ 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.

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.