



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

Statement Period
12/21/20 - 01/20/21

Access No. 3416496

Statement of Account
For LINETTE M KIMBROUGH

Checking

EveryDay Checking - 7090746491

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-21	Beginning Balance		246.83-
12-29	Returned Item Fee 9140859	29.00-	275.83-
12-31	Transfer From Shares	275.83	0.00
12-31	Deposit - ACH Paid From IRS Treas 310 Xxtaxeip2 01Afd9	1,200.00	1,200.00
12-31	Dividend	0.01	1,200.01
01-04	Transfer From Checking Linette M Kimbrough	21.07	1,221.08
01-04	Transfer From Shares Miracle S Gilliam	300.00	1,521.08
01-04	Transfer From Shares Linette M Kimbrough	314.18	1,835.26
01-04	ATM Fee - Denied Transaction 01-03-21 60344Casmisanmi Highland CA	1.00-	1,834.26
01-04	POS Debit- Debit Card 6187 01-02-21 J2 *myfax Services 877-437-3607 CA	10.00-	1,824.26
01-04	POS Debit - Debit Card 6187 Transaction 01-01-21 Meadowbrook Market Perris CA	14.32-	1,809.94
01-04	POS Debit - Debit Card 6187 Transaction 01-01-21 Excalibur Market Lake Elsinore CA	28.35-	1,781.59
01-04	POS Debit - Debit Card 6187 Transaction 01-01-21 Arco42253001 Riverside CA	70.35-	1,711.24
01-04	POS Debit- Debit Card 6187 01-02-21 Dnh*godaddy.Com 480-5058855 AZ	209.88-	1,501.36
01-04	POS Debit - Debit Card 6187 Transaction 01-03-21 Evi*san Manuel I Highland CA	561.90-	939.46
01-04	POS Debit- Debit Card 6187 01-03-21 Cash App*kevin Fer 8774174551 CA	600.00-	339.46
01-04	Paid To - Acima 8012971982 Chk 9140859	58.74-	280.72
01-05	POS Debit- Debit Card 6187 01-03-21 San Manuel Bars Highland CA	8.00-	272.72
01-05	POS Debit- Debit Card 6187 01-03-21 San Manuel Bars Highland CA	20.00-	252.72
01-06	Transfer From Checking Jerome D Kelly	80.00	332.72
01-06	POS Debit- Debit Card 6187 01-05-21 Cash App*brenika T 8774174551 CA	10.00-	322.72

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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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-06	POS Debit- Debit Card 6187 01-05-21 Gtl*inmate Phone S 877-650-4249 VA	30.00-	292.72
01-06	POS Debit - Debit Card 6187 Transaction 01-05-21 Alberto's Mexican Food Riverside CA	35.53-	257.19
01-07	Transfer From Shares	330.00	587.19
01-08	Deposit 01-08-21 FCU7 Lake Elsinore, CA	855.00	1,442.19
01-08	ATM Fee - Withdrawal 01-07-21 P464146 Caba CA	1.00-	1,441.19
01-08	ATM Withdrawal 01-08-21 FCU7 Lake Elsinore, CA	220.00-	1,221.19
01-08	ATM Withdrawal 01-07-21 P464146 Caba CA	504.00-	717.19
01-08	POS Debit- Debit Card 6187 01-06-21 McDonald's F26187 Riverside CA	4.89-	712.30
01-08	POS Debit- Debit Card 6187 01-06-21 McDonald's F12146 Riverside CA	18.36-	693.94
01-08	POS Debit- Debit Card 6187 01-06-21 Acima Credit 800-7421789 UT	58.74-	635.20
01-11	Transfer From Shares	25.00	660.20
01-11	Transfer From Checking Linette M Kimbrough	44.06	704.26
01-12	Transfer To Checking Miracle S Gilliam	20.00-	684.26
01-12	Transfer To Checking Jerome D Kelly	29.00-	655.26
01-13	Adjustment - DR	15.00-	640.26
01-13	Adjustment - DR	855.00-	214.74-
01-14	POS Debit- Debit Card 6187 01-13-21 Starbucks 800-782- 800-782-7282 WA	25.00-	239.74-
01-19	Returned Item Fee 9140859	29.00-	268.74-
01-20	Ending Balance		268.74-

Average Daily Balance - Current Cycle: \$160.18
Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 12-01-2020 through 12-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-04	ACH	58.74	01-05	POS	8.00
01-08	ATM	220.00	01-06	POS	30.00
01-04	POS	28.35	01-06	POS	35.53
01-04	POS	70.35	01-06	POS	10.00
01-04	POS	209.88	01-08	POS	4.89
01-04	POS	561.90	01-08	POS	18.36
01-04	POS	600.00	01-08	POS	58.74
01-04	POS	10.00	01-14	POS	25.00
01-04	POS	14.32	01-08	ATMO	504.00
01-05	POS	20.00			

Fee(s)

Total this period	Total year-to-date*
\$58.00	\$58.00

Total Returned Item Fee(s)

\$58.00

\$58.00

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

EveryDay Checking - 7114037976

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-21	Beginning Balance		0.00
12-30	Deposit - ACH Paid From Stripe Linette Ki 123020	71.07	71.07
12-31	ATM Withdrawal 12-30-20 FCU7 Lake Elsinore, CA	50.00-	21.07
01-04	Transfer To Checking Linette M Kimbrough	21.07-	0.00



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EveryDay Checking - 7114037976

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-06	Deposit - ACH Paid From Stripe Linette Ki 010621	44.06	44.06
01-11	Transfer To Checking Linette M Kimbrough	44.06-	0.00
01-20	Ending Balance		0.00

Average Daily Balance - Current Cycle: \$12.11

Items Paid

Date	Item	Amount(\$)
12-31	ATM	50.00

Savings

Membership Savings - 3093665333

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-21	Beginning Balance		5.00
12-31	Deposit - ACH Paid From IRS Treas 310 Xxtaxeip2 01Afd9	600.00	605.00
12-31	Deposit - ACH Paid From IRS Treas 310 Xxtaxeip2 01Afd9	600.00	1,205.00
12-31	Transfer To Checking	275.83-	929.17
12-31	Dividend	0.01	929.18
01-04	Withdrawal By Cash 01-03-21 60344Casmisanmi Highland CA	204.00-	725.18
01-04	Withdrawal By Cash 01-03-21 60344Casmisanmi Highland CA	404.00-	321.18
01-04	Transfer To Checking Linette M Kimbrough	314.18-	7.00
01-04	ATM Fee 01-03-21 60344Casmisanmi Highland CA	1.00-	6.00
01-04	ATM Fee 01-03-21 60344Casmisanmi Highland CA	1.00-	5.00
01-20	Ending Balance		5.00

Your account earned \$0.01, with an annual percentage yield earned of 0.29%, for the dividend period from 12-01-2020 through 12-30-2020

2020 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	0.17		
CHECKING DIVIDENDS	1.81	FINANCE CHARGE CHECKING LOC	0.00



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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.