





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

Statement Period  
10/10/20 - 11/09/20

Access No. 8135705

**Statement of Account**  
For MATTHEW D MIZAR

**Checking**

**EveryDay Checking - 7060905572**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-10	Beginning Balance		74.14
10-13	Transfer From Shares Matthew D Mizar	160.00	234.14
10-13	POS Debit- Debit Card 3232 10-10-20 Chipotle 3078 Escondido CA	11.15-	222.99
10-13	POS Debit- Debit Card 3232 10-09-20 Starbucks Store 00 San Diego CA	20.70-	202.29
10-13	POS Debit- Debit Card 3232 10-10-20 Charleys Philly ST Escondido CA	25.28-	177.01
10-13	POS Debit- Debit Card 3232 10-10-20 Jersey Mikes 20133 San Marcos CA	43.41-	133.60
10-13	POS Debit - Debit Card 3232 Transaction 10-10-20 Vons #2049 Escondido CA	43.53-	90.07
10-13	POS Debit - Debit Card 3232 Transaction 10-09-20 Vons #2049 Escondido CA	49.40-	40.67
10-15	Transfer From Shares Matthew D Mizar	100.00	140.67
10-15	POS Debit - Debit Card 3232 Transaction 10-14-20 Vons #2049 Escondido CA	15.94-	124.73
10-16	POS Debit- Debit Card 3232 10-14-20 Starbucks Store 05 Escondido CA	13.64-	111.09
10-19	POS Debit- Debit Card 3232 10-16-20 Starbucks Store 02 San Marcos CA	4.25-	106.84
10-19	POS Debit- Debit Card 3232 10-16-20 Skillz * Esports 415-6853449 MA	5.00-	101.84
10-19	POS Debit- Debit Card 3232 10-17-20 Starbucks Store 00 San Diego CA	7.50-	94.34
10-21	POS Debit - Debit Card 3232 Transaction 10-20-20 Vons #2049 Escondido CA	51.22-	43.12
10-23	POS Debit - Debit Card 3232 Transaction 10-22-20 The Home Depot #0669 San Diego CA	7.96-	35.16
10-23	POS Debit - Debit Card 3232 Transaction 10-22-20 7-Eleven San Diego CA	10.63-	24.53
10-26	POS Debit- Debit Card 3232 10-22-20 Starbucks Store 06 Escondido CA	4.95-	19.58
10-26	POS Debit- Debit Card 3232 10-24-20 McDonald's F26720 Escondido CA	7.42-	12.16
10-27	Transfer From Shares Matthew D Mizar	1,171.00	1,183.16
10-27	POS Debit- Debit Card 3232 10-26-20 Skillz * Esports 415-6853449 MA	10.00-	1,173.16
10-28	POS Debit - Debit Card 3232 Transaction 10-27-20 Vons #2049 Escondido CA	6.49-	1,166.67

**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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For MATTHEW D MIZAR

**EveryDay Checking - 7060905572**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-28	POS Debit- Debit Card 3232 10-27-20 Panda Express #142 Escondido CA	40.00-	1,126.67
10-28	POS Debit - Debit Card 3232 Transaction 10-27-20 Arco #42609 Escondido CA	94.52-	1,032.15
10-28	POS Debit- Debit Card 3232 10-27-20 Tmobile*postpaid P 800-937-8997 WA	263.85-	768.30
10-29	POS Debit- Debit Card 3232 10-27-20 Starbucks Store 06 Escondido CA	3.95-	764.35
10-29	POS Debit - Debit Card 3232 Transaction 10-29-20 Arco #42609 Escondido CA	30.35-	734.00
10-29	POS Debit - Debit Card 3232 Transaction 10-28-20 Vons Fuel2344 Escondido CA	33.50-	700.50
10-29	POS Debit - Debit Card 3232 Transaction 10-28-20 Vons #2344 Escondido CA	34.24-	666.26
10-29	POS Debit - Debit Card 3232 Transaction 10-28-20 Chevron/Carmel Mountai San Diego CA	106.54-	559.72
10-30	POS Debit - Debit Card 3232 Transaction 10-29-20 7-Eleven San Diego CA	2.79-	556.93
10-30	POS Debit- Debit Card 3232 10-29-20 Skillz * Esports 415-6853449 MA	10.00-	546.93
10-30	POS Debit- Debit Card 3232 10-29-20 Freddy's 18-0006 San Marcos CA	33.05-	513.88
10-30	Dividend	0.01	513.89
11-02	Transfer From Shares Matthew D Mizar	1,950.00	2,463.89
11-02	ATM Fee - Withdrawal 11-01-20 Tnssmart Valley Center CA	1.00-	2,462.89
11-02	ATM Fee - Withdrawal 11-01-20 Tnssmart Valley Center CA	1.00-	2,461.89
11-02	ATM Fee - Withdrawal 11-01-20 Tnssmart Valley Center CA	1.00-	2,460.89
11-02	ATM Withdrawal 10-30-20 Fcaz San Marcos, CA	100.00-	2,360.89
11-02	ATM Withdrawal 10-30-20 Fcaz San Marcos, CA	100.00-	2,260.89
11-02	ATM Withdrawal 11-01-20 Tnssmart Valley Center CA	104.00-	2,156.89
11-02	ATM Withdrawal 11-01-20 Tnssmart Valley Center CA	164.00-	1,992.89
11-02	ATM Withdrawal 11-01-20 Tnssmart Valley Center CA	244.00-	1,748.89
11-02	ATM Withdrawal 11-01-20 Fcaz San Marcos, CA	300.00-	1,448.89
11-02	POS Debit- Debit Card 3232 10-30-20 Skillz * Esports 415-6853449 MA	20.00-	1,428.89
11-02	POS Debit- Debit Card 3232 11-01-20 Skillz * Esports 415-6853449 MA	20.00-	1,408.89
11-02	POS Debit- Debit Card 3232 11-01-20 Skillz * Esports 415-6853449 MA	20.00-	1,388.89
11-02	POS Debit - Debit Card 3232 Transaction 10-31-20 Vons #2049 Escondido CA	53.45-	1,335.44
11-03	Deposit	896.00	2,231.44
11-03	POS Debit- Debit Card 3232 11-01-20 Jack IN The Box 00 Escondido CA	15.12-	2,216.32
11-04	Deposit	1,650.00	3,866.32
11-04	Withdrawal By Check	1,650.00-	2,216.32
11-04	ATM Withdrawal 11-03-20 Fcaz San Marcos, CA	400.00-	1,816.32
11-04	POS Debit- Debit Card 3232 11-03-20 Skillz * Esports 415-6853449 MA	10.00-	1,806.32
11-04	POS Debit - Debit Card 3232 Transaction 11-03-20 Arco #42609 Escondido CA	46.44-	1,759.88
11-05	POS Debit- Debit Card 3232 11-03-20 Starbucks Store 02 San Marcos CA	4.25-	1,755.63
11-05	POS Debit- Debit Card 3232 11-04-20 Skillz * Esports 415-6853449 MA	10.00-	1,745.63
11-05	POS Debit- Debit Card 3232 11-04-20 Skillz * Esports 415-6853449 MA	20.00-	1,725.63
11-05	POS Debit - Debit Card 3232 Transaction 11-04-20 Vons #2049 Escondido CA	60.62-	1,665.01
11-06	POS Debit- Debit Card 3232 11-05-20 Skillz * Esports 415-6853449 MA	10.00-	1,655.01
11-09	POS Debit - Debit Card 3232 Transaction 11-07-20 United Pacific 5 Escondido CA	9.54-	1,645.47
11-09	POS Debit- Debit Card 3232 11-08-20 Skillz * Esports 415-6853449 MA	10.00-	1,635.47
11-09	POS Debit - Debit Card 3232 Transaction 11-08-20 Arco #42609 Escondido CA	14.81-	1,620.66
11-09	POS Debit - Debit Card 3232 Transaction 11-08-20 Vons #2049 Escondido CA	15.94-	1,604.72
11-09	POS Debit - Debit Card 3232 Transaction 11-08-20 Arco #42606 Ampm Escondido CA	18.05-	1,586.67
11-09	POS Debit- Debit Card 3232 11-08-20 Skillz * Esports 415-6853449 MA	20.00-	1,566.67



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**EveryDay Checking - 7060905572**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-09	POS Debit - Debit Card 3232 Transaction 11-07-20 Arco #42609 Escondido CA	20.50-	1,546.17
11-09	POS Debit - Debit Card 3232 Transaction 11-06-20 Chevron/Csi-096929/185 San Diego CA	21.69-	1,524.48
11-09	POS Debit - Debit Card 3232 Transaction 11-07-20 Vons #2049 Escondido CA	33.23-	1,491.25
11-09	POS Debit- Debit Card 3232 11-06-20 Taco Bell #002788 Escondido CA	38.09-	1,453.16
<b>11-09</b>	<b>Ending Balance</b>		<b>1,453.16</b>

Average Daily Balance - Current Cycle: \$598.71

Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 10-01-2020 through 10-31-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-02	ATM	100.00	10-29	POS	34.24
11-02	ATM	100.00	10-30	POS	10.00
11-02	ATM	300.00	10-30	POS	33.05
11-04	ATM	400.00	10-30	POS	2.79
10-13	POS	43.53	11-02	POS	20.00
10-13	POS	49.40	11-02	POS	20.00
10-13	POS	11.15	11-02	POS	53.45
10-13	POS	20.70	11-02	POS	20.00
10-13	POS	25.28	11-03	POS	15.12
10-13	POS	43.41	11-04	POS	10.00
10-15	POS	15.94	11-04	POS	46.44
10-16	POS	13.64	11-05	POS	4.25
10-19	POS	5.00	11-05	POS	10.00
10-19	POS	7.50	11-05	POS	20.00
10-19	POS	4.25	11-05	POS	60.62
10-21	POS	51.22	11-06	POS	10.00
10-23	POS	7.96	11-09	POS	9.54
10-23	POS	10.63	11-09	POS	10.00
10-26	POS	4.95	11-09	POS	14.81
10-26	POS	7.42	11-09	POS	15.94
10-27	POS	10.00	11-09	POS	18.05
10-28	POS	6.49	11-09	POS	20.00
10-28	POS	40.00	11-09	POS	20.50
10-28	POS	94.52	11-09	POS	21.69
10-28	POS	263.85	11-09	POS	33.23
10-29	POS	106.54	11-09	POS	38.09
10-29	POS	3.95	11-02	ATMO	104.00
10-29	POS	30.35	11-02	ATMO	164.00
10-29	POS	33.50	11-02	ATMO	244.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$0.00	\$320.00

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

**Savings**

**Membership Savings - 3065908091**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-10	Beginning Balance		1,807.27
10-13	Transfer To Loan Matthew D Mizar	150.00-	1,657.27
10-13	Transfer To Checking Matthew D Mizar	160.00-	1,497.27
10-15	Transfer To Checking Matthew D Mizar	100.00-	1,397.27
10-16	Transfer To Credit Card Matthew D Mizar	21.00-	1,376.27
10-19	Withdrawal By Cash 10-18-20 Fcaz San Marcos, CA	200.00-	1,176.27



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**Membership Savings - 3065908091**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-27	Deposit	1,950.00	3,126.27
10-27	Transfer To Checking Matthew D Mizar	1,171.00-	1,955.27
10-30	Dividend	0.32	1,955.59
11-02	Transfer To Checking Matthew D Mizar	1,950.00-	5.59
<b>11-09</b>	<b>Ending Balance</b>		<b>5.59</b>

Your account earned \$0.32, with an annual percentage yield earned of 0.25%, for the dividend period from 10-01-2020 through 10-31-2020

**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.