



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

Statement Period
08/09/20 - 09/08/20

Access No. 104874

Statement of Account
For GOLDY M GARCIA

Checking

EveryDay Checking - 7081725892

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-09	Beginning Balance		106.38
08-10	POS Debit- Debit Card 0775 08-07-20 Amzn Mktp Us*mf9Rt Amzn.Com/Bill WA	17.23-	89.15
08-10	POS Debit - Debit Card 0775 Transaction 08-08-20 Petco 1162 San Diego CA	64.10-	25.05
08-13	Transfer From Checking Goldy M Garcia	15.94	40.99
08-13	Transfer From Checking Tomas A Garcia	140.00	180.99
08-14	ATM Withdrawal 08-13-20 50094Cabvrbaron Lakeside CA	20.00-	160.99
08-14	ATM Withdrawal 08-13-20 50094Cabvrbaron Lakeside CA	40.00-	120.99
08-14	ATM Withdrawal 08-13-20 50094Cabvrbaron Lakeside CA	120.00-	0.99
09-03	Transfer From Checking Goldy M Garcia	349.00	349.99
09-04	Transfer From Shares Tomas A Garcia	170.00	519.99
09-04	POS Debit - Debit Card 0775 Transaction 09-03-20 Denny's #7449 Eureka CA	30.04-	489.95
09-04	POS Debit - Debit Card 0775 Transaction 09-03-20 Firestone16276 538 H S Eureka CA	169.53-	320.42
09-04	Paid To - Discover E-Payment Chk 9100001	184.50-	135.92
09-08	POS Debit- Debit Card 0775 09-05-20 1053Pepsiven914767 Hayward CA	2.00-	133.92
09-08	POS Debit- Debit Card 0775 09-05-20 1053Pepsiven914767 Hayward CA	2.00-	131.92
09-08	POS Debit- Debit Card 0775 09-04-20 Redwood Nail Spa Eureka CA	10.00-	121.92
09-08	POS Debit - Debit Card 0775 Transaction 09-04-20 CVS/Pharmacy #09 09681 Eureka CA	12.00-	109.92
09-08	POS Debit- Debit Card 0775 09-07-20 Amzn Mktp Us*mu3NW Amzn.Com/Bill WA	14.00-	95.92
09-08	POS Debit- Debit Card 0775 09-04-20 McDonald's F17898 Cloverdale CA	17.51-	78.41

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(\$)
09-08	POS Debit - Debit Card 0775 Transaction 09-04-20 Walgreens Store 2525 H Eureka CA	21.53-	56.88
09-08	POS Debit - Debit Card 0775 Transaction 09-04-20 Shell Service Station Eureka CA	37.99-	18.89
09-08	Ending Balance		18.89

Average Daily Balance - Current Cycle: \$41.77

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-04	ACH	184.50	09-08	POS	12.00
08-10	POS	64.10	09-08	POS	14.00
08-10	POS	17.23	09-08	POS	17.51
09-04	POS	169.53	09-08	POS	21.53
09-04	POS	30.04	09-08	POS	37.99
09-08	POS	2.00	08-14	ATMO	120.00
09-08	POS	2.00	08-14	ATMO	20.00
09-08	POS	10.00	08-14	ATMO	40.00

Fee(s)

Total this period | **Total year-to-date***

Total Returned Item Fee(s)	\$0.00	\$29.00
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*As of the first statement period that begins in January of each year.

Active Duty Checking - 7081725900

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-09	Beginning Balance		15.94
08-13	Transfer To Checking Goldy M Garcia	15.94-	0.00
08-31	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	3,349.23	3,349.23
08-31	Transfer To Checking Tomas A Garcia	3,000.00-	349.23
09-03	Transfer To Checking Goldy M Garcia	349.00-	0.23
09-08	Ending Balance		0.23

Average Daily Balance - Current Cycle: \$35.89

Fee(s)

Total this period | **Total year-to-date***

Total Returned Item Fee(s)	\$0.00	\$232.00
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*As of the first statement period that begins in January of each year.

Savings

Membership Savings - 1404404103

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-09	Beginning Balance		0.00
08-13	Transfer From Shares Tomas A Garcia	202.00	202.00



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Statement of Account
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Membership Savings - 1404404103

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-14	Withdrawal By Cash 08-13-20 50094Cabvrbaron Lakeside CA	200.00-	2.00
08-14	ATM Fee - Inquiry 08-13-20 Usaacatm19 San Diego CA	1.00-	1.00
08-14	ATM Fee - Inquiry 08-13-20 50094Cabvrbaron Lakeside CA	1.00-	0.00
09-08	Ending Balance		0.00

Your share balance is below the minimum required by federal credit union bylaws. Request you increase your balance to \$5.00.

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.