



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

Statement Period
01/23/22 - 02/22/22

Access No. 4956974

Statement of Account
For ROBERT NEVAREZ

Checking

Active Duty Checking - 7116083291

Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-23	Beginning Balance		594.76
01-24	POS Debit- Debit Card 3778 01-23-22 LA Unica Grocery Waukegan IL	1.50-	593.26
01-24	POS Debit- Debit Card 3778 01-21-22 El Sol Azteca - IL North Chicago IL	5.37-	587.89
01-24	POS Debit- Debit Card 3778 01-22-22 Great Lakes Ntc.CO Great Lakes IL	5.97-	581.92
01-24	POS Debit- Debit Card 3778 01-22-22 Little Caesars #17 Waukegan IL	6.08-	575.84
01-24	POS Debit- Debit Card 3778 01-21-22 LA Unica Grocery Waukegan IL	6.08-	569.76
01-24	POS Debit- Debit Card 3778 01-22-22 El Sol Azteca - IL North Chicago IL	6.44-	563.32
01-24	POS Debit- Debit Card 3778 01-20-22 El Sol Azteca - IL North Chicago IL	6.44-	556.88
01-24	POS Debit- Debit Card 3778 01-21-22 El Sol Azteca - IL North Chicago IL	7.51-	549.37
01-24	POS Debit- Debit Card 3778 01-22-22 El Sol Azteca - IL North Chicago IL	8.27-	541.10
01-24	POS Debit - Debit Card 3778 Transaction 01-23-22 Aldi 64044 Waukegan IL	8.32-	532.78
01-24	POS Debit - Debit Card 3778 Transaction 01-22-22 Navy Exchange 090010 Great Lakes IL	12.78-	520.00
01-24	POS Debit - Debit Card 3778 Transaction 01-23-22 Murphy7696Atwal Waukegan IL	15.04-	504.96
01-24	POS Debit - Debit Card 3778 Transaction 01-22-22 Navy Exchange 090010 Great Lakes IL	60.00-	444.96
01-24	POS Debit - Debit Card 3778 Transaction 01-21-22 Advance Auto PA Waukegan IL	87.87-	357.09
01-24	Transfer To Credit Card Robert Nevarez	200.00-	157.09
01-25	ATM Fee - Withdrawal 01-24-22 Axd33014 Waukegan IL	1.00-	156.09
01-25	ATM Fee - Inquiry 01-24-22 Axd33014 Waukegan IL	1.00-	155.09
01-25	ATM Withdrawal 01-24-22 Axd33014 Waukegan IL	43.25-	111.84
01-25	POS Debit- Debit Card 3778 01-23-22 El Sol Azteca - IL North Chicago IL	5.35-	106.49
01-25	POS Debit - Debit Card 3778 Transaction 01-25-22 Panaderia LA Azteca Waukegan IL	6.27-	100.22
01-25	POS Debit - Debit Card 3778 Transaction 01-24-22 J N Citgo Mini M Waukegan IL	6.98-	93.24

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
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



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(Continued from previous page)

Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-25	POS Debit- Debit Card 3778 01-23-22 El Sol Azteca - IL North Chicago IL	16.46-	76.78
01-26	POS Debit- Debit Card 3778 01-24-22 El Sol Azteca - IL North Chicago IL	3.21-	73.57
01-26	POS Debit - Debit Card 3778 Transaction 01-25-22 Issacs Food And Liquor North Chicago IL	4.28-	69.29
01-26	POS Debit- Debit Card 3778 01-25-22 El Sol Azteca -IL North Chicago IL	6.44-	62.85
01-26	POS Debit- Debit Card 3778 01-24-22 El Sol Azteca - IL North Chicago IL	7.53-	55.32
01-26	POS Debit- Debit Card 3778 01-25-22 Great Lakes Ntc CO Great Lakes IL	18.33-	36.99
01-27	Transfer From Shares Teresa Navarez	60.00	96.99
01-27	POS Debit - Debit Card 3778 Transaction 01-26-22 Da Liquor Store Waukegan IL	10.93-	86.06
01-28	Deposit - ACH Paid From DFAS-Cleveland Ret Net 01Afd3	863.40	949.46
01-28	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	1,659.95	2,609.41
01-28	POS Debit- Debit Card 3778 01-27-22 Super Express Cw # Waukegan IL	3.00-	2,606.41
01-28	POS Debit - Debit Card 3778 Transaction 01-27-22 Walgreens Store 1811 B Waukegan IL	3.26-	2,603.15
01-28	POS Debit - Debit Card 3778 Transaction 01-27-22 Citgo North Chic North Chicago IL	5.95-	2,597.20
01-31	ATM Withdrawal 01-29-22 Fcwb Gt Lakes,Main Exchange	700.00-	1,897.20
01-31	POS Debit- Debit Card 3778 01-28-22 El Sol Azteca - IL North Chicago IL	4.28-	1,892.92
01-31	POS Debit - Debit Card 3778 Transaction 01-28-22 Issacs Food And Liquor North Chicago IL	5.02-	1,887.90
01-31	POS Debit- Debit Card 3778 01-29-22 El Sol Azteca - IL North Chicago IL	5.16-	1,882.74
01-31	POS Debit- Debit Card 3778 01-28-22 El Sol Azteca - IL North Chicago IL	5.35-	1,877.39
01-31	POS Debit - Debit Card 3778 Transaction 01-29-22 Citgo North Chic North Chicago IL	5.95-	1,871.44
01-31	POS Debit- Debit Card 3778 01-27-22 El Sol Azteca - IL North Chicago IL	6.44-	1,865.00
01-31	POS Debit- Debit Card 3778 01-27-22 El Sol Azteca - IL North Chicago IL	6.46-	1,858.54
01-31	POS Debit- Debit Card 3778 01-29-22 El Sol Azteca -IL North Chicago IL	6.79-	1,851.75
01-31	POS Debit- Debit Card 3778 01-29-22 El Sol Azteca -IL North Chicago IL	8.60-	1,843.15
01-31	POS Debit- Debit Card 3778 01-29-22 El Sol Azteca -IL North Chicago IL	9.67-	1,833.48
01-31	POS Debit - Debit Card 3778 Transaction 01-28-22 Da Liquor Store Waukegan IL	9.83-	1,823.65
01-31	POS Debit - Debit Card 3778 Transaction 01-29-22 Issacs Food And Liquor North Chicago IL	10.10-	1,813.55
01-31	POS Debit- Debit Card 3778 01-29-22 China Kitchen North Chicago IL	20.55-	1,793.00
01-31	POS Debit - Debit Card 3778 Transaction 01-29-22 Nex Fuel 090107 Great Lakes IL	27.01-	1,765.99
01-31	POS Debit- Debit Card 3778 01-29-22 LA Unica Grocery Waukegan IL	27.31-	1,738.68
01-31	POS Debit- Debit Card 3778 01-29-22 Mg Auto Glass Inc Waukegan IL	40.00-	1,698.68
01-31	Transfer To Credit Card Robert Nevarez	100.00-	1,598.68
01-31	Transfer To Shares Teresa Navarez	300.00-	1,298.68
01-31	Dividend	0.04	1,298.72
02-01	Deposit	805.00	2,103.72
02-01	POS Debit - Debit Card 3778 Transaction 01-31-22 The Home Depot #1941 Waukegan IL	13.19-	2,090.53
02-01	POS Debit - Debit Card 3778 Transaction 01-31-22 Wal-Mart #3891 Waukegan IL	215.76-	1,874.77
02-01	Transfer To Credit Card Robert Nevarez	200.00-	1,674.77
02-01	Transfer To Loan Robert Nevarez	300.00-	1,374.77
02-02	POS Debit- Debit Card 3778 02-01-22 El Sol Azteca - IL North Chicago IL	3.23-	1,371.54



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Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-02	POS Debit - Debit Card 3778 Transaction 02-01-22 Citgo North Chic North Chicago IL	3.88-	1,367.66
02-02	POS Debit- Debit Card 3778 01-31-22 El Sol Azteca - IL North Chicago IL	12.92-	1,354.74
02-02	POS Debit - Debit Card 3778 Transaction 02-01-22 Citgo North Chic North Chicago IL	12.95-	1,341.79
02-02	POS Debit- Debit Card 3778 02-01-22 Great Lakes Ntc CO Great Lakes IL	20.76-	1,321.03
02-02	POS Debit - Debit Card 3778 Transaction 02-01-22 Aldi 64044 Waukegan IL	25.62-	1,295.41
02-02	POS Debit- Debit Card 3778 01-31-22 Winslow Chiropract Waukegan IL	50.00-	1,245.41
02-02	POS Debit- Debit Card 3778 02-01-22 Tmobile*auto Pay 800-937-8997 WA	108.62-	1,136.79
02-02	POS Debit - Debit Card 3778 Transaction 02-01-22 Mg Auto Glass Inc Waukegan IL	116.80-	1,019.99
02-03	Withdrawal By Check	761.77-	258.22
02-03	POS Debit - Debit Card 3778 Transaction 02-02-22 Citgo North Chic North Chicago IL	11.88-	246.34
02-03	POS Debit - Debit Card 3778 Transaction 02-02-22 Tony's Fresh MA Waukegan IL	35.03-	211.31
02-04	Transfer From Shares Teresa Navarez	100.00	311.31
02-04	POS Debit - Debit Card 3778 Transaction 02-04-22 USPS PO 16573600 1514 North Chicago IL	2.32-	308.99
02-04	POS Debit- Debit Card 3778 02-02-22 El Sol Azteca - IL North Chicago IL	3.23-	305.76
02-04	POS Debit - Debit Card 3778 Transaction 02-03-22 Citgo North Chic North Chicago IL	3.88-	301.88
02-04	POS Debit- Debit Card 3778 02-03-22 El Sol Azteca - IL North Chicago IL	6.46-	295.42
02-04	POS Debit - Debit Card 3778 Transaction 02-03-22 Nex Fuel 090014 Great Lakes IL	10.03-	285.39
02-04	POS Debit- Debit Card 3778 02-03-22 El Sol Azteca - IL North Chicago IL	12.92-	272.47
02-04	POS Debit - Debit Card 3778 Transaction 02-03-22 Navy Exchange 090010 Great Lakes IL	40.00-	232.47
02-04	POS Debit- Debit Card 3778 02-02-22 Winslow Chiropract Waukegan IL	50.00-	182.47
02-07	POS Debit- Debit Card 3778 02-05-22 Lewis Produce Mark Waukegan IL	3.03-	179.44
02-07	POS Debit - Debit Card 3778 Transaction 02-04-22 Walgreens Store 1811 B Waukegan IL	4.34-	175.10
02-07	POS Debit - Debit Card 3778 Transaction 02-05-22 Tony's Fresh MA Waukegan IL	5.34-	169.76
02-07	POS Debit- Debit Card 3778 02-04-22 El Sol Azteca - IL North Chicago IL	6.46-	163.30
02-07	POS Debit- Debit Card 3778 02-04-22 El Sol Azteca - IL North Chicago IL	6.46-	156.84
02-07	POS Debit- Debit Card 3778 02-05-22 El Sol Azteca - IL North Chicago IL	6.46-	150.38
02-07	POS Debit- Debit Card 3778 02-06-22 El Sol Azteca - IL North Chicago IL	9.69-	140.69
02-07	POS Debit - Debit Card 3778 Transaction 02-04-22 Walgreens Store 1811 B Waukegan IL	9.99-	130.70
02-07	POS Debit- Debit Card 3778 02-05-22 Carniceria Mexico Waukegan IL	11.80-	118.90
02-07	POS Debit- Debit Card 3778 02-05-22 El Sol Azteca - IL North Chicago IL	13.99-	104.91
02-07	POS Debit - Debit Card 3778 Transaction 02-04-22 Great Lakes Ntc 2630 G Great Lakes IL	28.95-	75.96
02-08	Deposit - ACH Paid From Ssa Treas 310 Xxsoc Sec 01Afd9	440.00	515.96
02-08	Deposit - ACH Paid From Ssa Treas 310 Xxsoc Sec 01Afd9	1,129.00	1,644.96
02-08	POS Debit- Debit Card 3778 02-07-22 El Sol Azteca - IL North Chicago IL	6.46-	1,638.50
02-08	POS Debit- Debit Card 3778 02-07-22 El Sol Azteca - IL North Chicago IL	6.46-	1,632.04
02-08	POS Debit - Debit Card 3778 Transaction 02-07-22 Dollar Tr 2654 Belvide Waukegan IL	11.73-	1,620.31
02-09	ATM Withdrawal 02-09-22 Fcwb Gt Lakes,Main Exchange	860.00-	760.31
02-09	POS Debit - Debit Card 3778 Transaction 02-08-22 J N Citgo Mini M Waukegan IL	7.21-	753.10
02-10	ATM Withdrawal 02-10-22 Fcwb Gt Lakes,Main Exchange	50.00-	703.10
02-10	POS Debit - Debit Card 3778 Transaction 02-09-22 Citgo North Chic North Chicago IL	5.95-	697.15
02-10	POS Debit- Debit Card 3778 02-08-22 El Sol Azteca - IL North Chicago IL	6.46-	690.69
02-10	POS Debit- Debit Card 3778 02-08-22 El Sol Azteca - IL North Chicago IL	6.46-	684.23
02-10	POS Debit- Debit Card 3778 02-09-22 Great Lakes Ntc CO Great Lakes IL	7.51-	676.72



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Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-10	POS Debit - Debit Card 3778 Transaction 02-09-22 J N Citgo Mini M Waukegan IL	8.23-	668.49
02-10	POS Debit - Debit Card 3778 Transaction 02-09-22 Nex Fuel 090107 Great Lakes IL	20.01-	648.48
02-10	POS Debit - Debit Card 3778 Transaction 02-09-22 Navy Exchange 090107 Great Lakes IL	50.00-	598.48
02-10	POS Debit - Debit Card 3778 Transaction 02-09-22 Wm Superc Wal-Mart Sup Waukeegan IL	118.83-	479.65
02-11	POS Debit - Debit Card 3778 Transaction 02-10-22 Citgo North Chic North Chicago IL	5.95-	473.70
02-11	POS Debit- Debit Card 3778 02-10-22 Subway 19840 North Chicago IL	16.47-	457.23
02-11	POS Debit- Debit Card 3778 02-10-22 City Of Waukegan Waukegan IL	33.89-	423.34
02-11	POS Debit- Debit Card 3778 02-09-22 Winslow Chiropract Waukegan IL	50.00-	373.34
02-14	Transfer From Shares Teresa Navarez	100.00	473.34
02-14	POS Debit- Debit Card 3778 02-10-22 El Sol Azteca - IL North Chicago IL	3.23-	470.11
02-14	POS Debit - Debit Card 3778 Transaction 02-13-22 Panaderia LA Azteca Waukegan IL	5.93	464.18
02-14	POS Debit - Debit Card 3778 Transaction 02-13-22 Citgo North Chic North Chicago IL	5.95-	458.23
02-14	POS Debit - Debit Card 3778 Transaction 02-11-22 Citgo North Chic North Chicago IL	5.95-	452.28
02-14	POS Debit- Debit Card 3778 02-13-22 El Sol Azteca - IL North Chicago IL	6.44	445.84
02-14	POS Debit- Debit Card 3778 02-11-22 El Sol Azteca - IL North Chicago IL	6.46-	439.38
02-14	POS Debit- Debit Card 3778 02-13-22 El Sol Azteca - IL North Chicago IL	6.46-	432.92
02-14	POS Debit- Debit Card 3778 02-10-22 El Sol Azteca - IL North Chicago IL	9.69	423.23
02-14	POS Debit- Debit Card 3778 02-12-22 Taqueria El Charro Waukegan IL	16.60-	406.63
02-14	POS Debit- Debit Card 3778 02-12-22 El Sol Azteca - IL North Chicago IL	17.79-	388.84
02-14	POS Debit - Debit Card 3778 Transaction 02-11-22 Great Lakes Ntc 2630 G Great Lakes IL	25.02-	363.82
02-14	POS Debit - Debit Card 3778 Transaction 02-13-22 Great Lakes Ntc 2630 G Great Lakes IL	53.13-	310.69
02-14	POS Debit - Debit Card 3778 Transaction 02-11-22 Navy Exchange 090107 Great Lakes IL	60.58-	250.11
02-14	POS Debit - Debit Card 3778 Transaction 02-11-22 USPS PO 16573600 1514 North Chicago IL	64.89-	185.22
02-15	Transfer From Shares Teresa Navarez	40.00	225.22
02-15	POS Debit - Debit Card 3778 Transaction 02-14-22 Issacs Food And Liquor North Chicago IL	3.21-	222.01
02-15	POS Debit - Debit Card 3778 Transaction 02-14-22 Navy Exchange 090010 Great Lakes IL	51.00-	171.01
02-16	POS Debit- Debit Card 3778 02-15-22 McDonald's F204 North Chicago IL	3.42-	167.59
02-16	POS Debit- Debit Card 3778 02-14-22 Ihop 5444 Waukegan IL	26.96-	140.63
02-17	POS Debit - Debit Card 3778 Transaction 02-16-22 Murphy7696Atwal Waukegan IL	10.00-	130.63
02-17	POS Debit - Debit Card 3778 Transaction 02-16-22 Tony's Fresh MA Waukegan IL	29.19-	101.44
02-18	Transfer From Shares Teresa Navarez	50.00	151.44
02-18	ATM Withdrawal 02-18-22 Fcwb Gt Lakes,Main Exchange	20.00-	131.44
02-18	POS Debit- Debit Card 3778 02-16-22 9281 Planet Fitnes Waukegan IL	0.33-	131.11
02-18	POS Debit- Debit Card 3778 02-17-22 El Sol Azteca - IL North Chicago IL	3.23-	127.88
02-18	POS Debit- Debit Card 3778 02-17-22 El Sol Azteca - IL North Chicago IL	6.46-	121.42
02-18	POS Debit- Debit Card 3778 02-16-22 Winslow Chiropract Waukegan IL	50.00-	71.42
02-22	POS Debit- Debit Card 3778 02-18-22 El Sol Azteca - IL North Chicago IL	6.46-	64.96



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Active Duty Checking - 7116083291

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Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-22	Paid To - Planet Fit Club Fees Chk 6200001	10.00-	54.96
02-22	ATM Rebate	5.25	60.21
02-22	Ending Balance		60.21

Average Daily Balance - Current Cycle: \$586.56

Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 01-01-2022 through 01-31-2022

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-22	ACH	10.00	02-04	POS	10.03
01-31	ATM	700.00	02-04	POS	12.92
02-09	ATM	860.00	02-04	POS	40.00
02-10	ATM	50.00	02-04	POS	50.00
02-18	ATM	20.00	02-04	POS	2.32
01-24	POS	6.44	02-04	POS	3.23
01-24	POS	6.44	02-04	POS	3.88
01-24	POS	7.51	02-04	POS	6.46
01-24	POS	8.27	02-07	POS	6.46
01-24	POS	8.32	02-07	POS	6.46
01-24	POS	12.78	02-07	POS	9.69
01-24	POS	15.04	02-07	POS	9.99
01-24	POS	60.00	02-07	POS	11.80
01-24	POS	87.87	02-07	POS	13.99
01-24	POS	1.50	02-07	POS	28.95
01-24	POS	5.37	02-07	POS	3.03
01-24	POS	5.97	02-07	POS	4.34
01-24	POS	6.08	02-07	POS	5.34
01-24	POS	6.08	02-07	POS	6.46
01-25	POS	6.27	02-08	POS	6.46
01-25	POS	6.98	02-08	POS	11.73
01-25	POS	16.46	02-08	POS	6.46
01-25	POS	5.35	02-09	POS	7.21
01-26	POS	3.21	02-10	POS	6.46
01-26	POS	4.28	02-10	POS	7.51
01-26	POS	6.44	02-10	POS	8.23
01-26	POS	7.53	02-10	POS	20.01
01-26	POS	18.33	02-10	POS	50.00
01-27	POS	10.93	02-10	POS	118.83
01-28	POS	5.95	02-10	POS	5.95
01-28	POS	3.00	02-10	POS	6.46
01-28	POS	3.26	02-11	POS	33.89
01-31	POS	5.95	02-11	POS	50.00
01-31	POS	6.44	02-11	POS	5.95
01-31	POS	6.46	02-11	POS	16.47
01-31	POS	6.79	02-14	POS	5.95
01-31	POS	8.60	02-14	POS	5.95
01-31	POS	9.67	02-14	POS	6.44
01-31	POS	9.83	02-14	POS	6.46
01-31	POS	10.10	02-14	POS	6.46
01-31	POS	20.55	02-14	POS	9.69
01-31	POS	27.01	02-14	POS	16.60
01-31	POS	27.31	02-14	POS	17.79
01-31	POS	40.00	02-14	POS	25.02
01-31	POS	4.28	02-14	POS	53.13
01-31	POS	5.02	02-14	POS	60.58
01-31	POS	5.16	02-14	POS	64.89
01-31	POS	5.35	02-14	POS	3.23
02-01	POS	13.19	02-14	POS	5.93
02-01	POS	215.76	02-15	POS	3.21
02-02	POS	20.76	02-15	POS	51.00
02-02	POS	25.62	02-16	POS	3.42
02-02	POS	50.00	02-16	POS	26.96
02-02	POS	108.62	02-17	POS	10.00
02-02	POS	116.80	02-17	POS	29.19
02-02	POS	3.23	02-18	POS	3.23
02-02	POS	3.88	02-18	POS	6.46
02-02	POS	12.92	02-18	POS	50.00
02-02	POS	12.95	02-18	POS	0.33
02-03	POS	11.88	02-22	POS	6.46
02-03	POS	35.03	01-25	ATMO	43.25



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Statement of Account
For ROBERT NEVAREZ

Savings

Membership Savings - 3140582903

Joint Owner(s): TERESA NAVAREZ

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-23	Beginning Balance		5.00
No Transactions This Period			
02-22	Ending Balance		5.00

2021 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	0.00		
CHECKING DIVIDENDS	0.33	FINANCE CHARGE CHECKING LOC	0.00

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.