



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

Statement Period
08/14/20 - 09/13/20

Access No. 618771

Statement of Account
For ADRIENNE DENISE FITTS

Active Duty Checking - 7105895978

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Adrienne Denise Fitts		
08-17	Deposit 08-17-20 Silver State Schools C Las Vegas NV	70.00	305.28
08-17	Intl Transaction Fee 08-14-20 Paypal *buyingtech 4029357733	0.51-	304.77
08-17	POS Debit- Debit Card 0057 08-15-20 Minutekey Las Vegas NV	4.34-	300.43
08-17	POS Debit - Debit Card 0057 Transaction 08-14-20 CVS/Pharm 08788--1812 Las Vegas NV	39.00-	261.43
08-17	POS Debit - Debit Card 0057 Transaction 08-14-20 Wm Superc Wal-Mart Sup Las Vegas (N) NV	46.08-	215.35
08-17	POS Debit- Debit Card 0057 08-13-20 Paypal *buyingtech 4029357733	50.99-	164.36
08-19	POS Debit- Debit Card 0057 08-18-20 Beauty Supply Ware North Las Veg NV	29.21-	135.15
08-19	POS Debit- Debit Card 0057 08-18-20 Amzn Mktp Us*mm5Ad Amzn.Com/Bill WA	34.66-	100.49
08-20	POS Debit- Debit Card 0057 08-18-20 Hair Plus II Las Vegas NV	11.85-	88.64
08-20	POS Debit - Debit Card 0057 Transaction 08-20-20 Smiths #4 3602 E Bonan Las Vegas NV	13.95-	74.69
08-20	POS Debit- Debit Card 0057 08-18-20 Hair Plus II Las Vegas NV	47.63-	27.06
08-21	POS Debit - Debit Card 0057 Transaction 08-21-20 7-Eleven North Las Veg NV	6.56-	20.50
08-25	POS Debit - Debit Card 0057 Transaction 08-24-20 Wal-Mart #1559 Las Vegas NV	8.81-	11.69
08-28	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	3,179.22	3,190.91
08-31	POS Credit Adjustment 0057 Transaction 08-29-20 Emg and Minute Loa Virginiabeach VA	600.00	3,790.91
08-31	ATM Fee - Withdrawal 08-29-20 Wells Fargo Ban North Las Veg NV	1.00-	3,789.91
08-31	ATM Withdrawal 08-29-20 Wells Fargo Ban North Las Veg NV	703.00-	3,086.91
08-31	POS Debit - Debit Card 0057 Transaction 08-29-20 Morton's N Las Vegas NV	30.00-	3,056.91
08-31	POS Debit- Debit Card 0057 08-29-20 Ihop 1612 Las Vegas NV	35.72-	3,021.19
08-31	POS Debit- Debit Card 0057 08-29-20 Beauty Supply Ware North Las Veg NV	58.46-	2,962.73
08-31	POS Debit- Debit Card 0057 08-30-20 Postmates 65E77 TH 8778877815 CA	65.28-	2,897.45

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	
- - -	()		()	



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

Statement Period
08/14/20 - 09/13/20

Access No. 618771

Statement of Account
For ADRIENNE DENISE FITTS

Active Duty Checking - 7105895978

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-31	POS Debit - Debit Card 0057 Transaction 08-29-20 Gnc #7697 2117 E Lake Las Vegas NV	97.50-	2,799.95
08-31	POS Debit- Debit Card 0057 08-30-20 Cnlv Utilities Dep 702-633-1484 NV	120.93-	2,679.02
08-31	POS Debit- Debit Card 0057 08-29-20 Check City N600 Las Vegas NV	152.77-	2,526.25
08-31	POS Debit- Debit Card 0057 08-29-20 Moneytree #0987 619-4266669 WA	195.14-	2,331.11
08-31	POS Debit- Debit Card 0057 08-30-20 NV Energy/Speedpay 800-331-3103 NV	251.75-	2,079.36
08-31	POS Debit- Debit Card 0057 08-29-20 Dollar Loan Center Las Vegas NV	296.06-	1,783.30
08-31	POS Debit- Debit Card 0057 08-29-20 Emg And Minute Loa 888-2135744 VA	343.10-	1,440.20
08-31	POS Debit- Debit Card 0057 08-29-20 GEICO *auto MacOn DC	400.00-	1,040.20
08-31	Transfer To Shares Adrienne Denise Fitts	350.00-	690.20
08-31	Dividend	0.02	690.22
09-01	Intl Transaction Fee 09-01-20 Mynamenecklace Tel Aviv	1.00-	689.22
09-01	POS Debit- Debit Card 0057 08-31-20 Spi*swgaspayment 800-252-9638 NV	53.30-	635.92
09-01	POS Debit- Debit Card 0057 08-30-20 Mynamenecklace Tel Aviv	99.90-	536.02
09-02	Intl Transaction Fee 09-01-20 Paypal *isabrava D 4029357733	0.40-	535.62
09-02	POS Debit- Debit Card 0057 08-31-20 Burger King #9083 Las Vegas NV	17.10-	518.52
09-02	POS Debit- Debit Card 0057 09-01-20 Paypal *isabrava D 4029357733	39.98-	478.54
09-02	POS Debit - Debit Card 0057 Transaction 09-01-20 Albertsons #021 Las Vegas NV	297.65-	180.89
09-03	Transfer From Shares Adrienne Denise Fitts	150.00	330.89
09-03	POS Debit - Debit Card 0057 Transaction 09-02-20 Dollar-General M 3485 North Las Veg NV	16.20-	314.69
09-03	POS Debit- Debit Card 0057 09-01-20 Arco #66191 North Las Veg NV	30.00-	284.69
09-03	POS Debit - Debit Card 0057 Transaction 09-02-20 Wal-Mart Store Las Vegas NV	104.21-	180.48
09-04	Transfer From Shares Adrienne Denise Fitts	200.00	380.48
09-08	Deposit - ACH Paid From Square Inc * Cash App 090820	121.56	502.04
09-08	POS Debit- Debit Card 0057 09-04-20 Wish 800-266-0172 CA	65.31-	436.73
09-08	POS Debit - Debit Card 0057 Transaction 09-04-20 Wal-Mart Super Center Las Vegas (N) NV	290.82-	145.91
09-09	Intl Transaction Fee 09-09-20 Sp * Kitchen Secre Kbenhavn NV	0.25-	145.66
09-09	POS Debit- Debit Card 0057 09-09-20 Sp * Kitchen Secre Kbenhavn NV	24.90-	120.76
09-09	Returned Item Fee 4472	29.00-	91.76
09-10	Intl Transaction Fee 09-09-20 Sayhey Hong Kong	0.41-	91.35
09-10	POS Debit- Debit Card 0057 09-09-20 Experian* Credit R 479-3436237 CA	24.99-	66.36
09-10	POS Debit- Debit Card 0057 09-09-20 Sayhey Hong Kong	40.60-	25.76
09-11	ATM Rebate	4.00	29.76
09-13	Ending Balance		29.76

Average Daily Balance - Current Cycle: \$461.35

Your account earned \$0.02, with an annual percentage yield earned of 0.04%, for the dividend period from 08-01-2020 through 08-31-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-17	POS	4.34	08-20	POS	47.63
08-17	POS	39.00	08-21	POS	6.56
08-17	POS	46.08	08-25	POS	8.81
08-17	POS	50.99	08-31	POS	30.00
08-19	POS	29.21	08-31	POS	35.72
08-19	POS	34.66	08-31	POS	58.46
08-20	POS	11.85	08-31	POS	65.28
08-20	POS	13.95	08-31	POS	97.50



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

Statement Period
08/14/20 - 09/13/20

Access No. 618771

Statement of Account
For ADRIENNE DENISE FITTS

Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-31	POS	120.93	09-02	POS	297.65
08-31	POS	152.77	09-03	POS	16.20
08-31	POS	195.14	09-03	POS	30.00
08-31	POS	251.75	09-03	POS	104.21
08-31	POS	296.06	09-08	POS	65.31
08-31	POS	343.10	09-08	POS	290.82
08-31	POS	400.00	09-09	POS	24.90
09-01	POS	53.30	09-10	POS	24.99
09-01	POS	99.90	09-10	POS	40.60
09-02	POS	17.10	08-31	ATMO	703.00
09-02	POS	39.98			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$29.00	\$29.00

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

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.