



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

Statement of Account

Statement Period
07/11/20 - 08/10/20

Access No. 12531514

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q2U3QUQ4A7#000AMU90F
DEKESE T PHOENIX JR
1121 POWDER SPRINGS RD SW
MARIETTA GA 30064-5279

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your
digital statements via Mobile or
Navy Federal Online Banking.

Navy Federal Annual Meeting Rescheduled to Thursday, 24 September 2020 at 6 pm
at our headquarters in Vienna, VA. In keeping with CDC guidelines, space will be limited, and masks will be required for all attendees. Register at navyfederal.org/events. If you need assistance with registration, call 1-888-842-6328. Because of safety concerns, we must forego the reception following the meeting. The date is subject to change, depending on an updated health/safety assessment nearer to 24 September.

Summary of your deposit accounts

	Previous Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	YTD Dividends
e-Checking					
7084153282	\$287.44	\$8,424.33	\$3,482.16	\$5,229.61	\$0.11
7107256864	\$0.00	\$817.50	\$791.74	\$25.76	\$0.00
Membership Savings					
3104911189	\$5.00	\$0.00	\$0.00	\$5.00	\$0.03
Savings					
3130707791	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$292.44	\$9,241.83	\$4,273.90	\$5,260.37	\$0.14

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DEKESE T PHOENIX JR
12531514

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE
ADDRESS/ORDER
ITEMS ON REVERSE



ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
7084153282	Checking	
7107256864	Checking	
3104911189	Savings	
3130707791	Savings	
TOTAL		

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

40570841532827107256864310491118931307077910000000001



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

Statement Period
07/11/20 - 08/10/20

Access No. 12531514

Statement of Account
For DEKESE T PHOENIX JR

Checking

e-Checking - 7084153282

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-11	Beginning Balance		287.44
07-13	Deposit - ACH Paid From Ctg - Sports & S Direct Dep 01Afd9	280.18	567.62
07-13	POS Debit- Debit Card 6789 07-12-20 Self Lender 2 877-8830999 TX	2.36-	565.26
07-13	POS Debit - Debit Card 6789 Transaction 07-12-20 Cobb Parkway Atlanta GA	3.16-	562.10
07-13	POS Debit- Debit Card 6789 07-11-20 Goldbergs Ballpark Atlanta GA	7.96-	554.14
07-13	POS Debit- Debit Card 6789 07-10-20 Goldbergs Ballpark Atlanta GA	8.48-	545.66
07-13	POS Debit - Debit Card 6789 Transaction 07-11-20 Shell Service Station Atlanta GA	11.89-	533.77
07-13	POS Debit- Debit Card 6789 07-10-20 Auntie Anne's #GA1 Atlanta GA	15.54-	518.23
07-13	POS Debit- Debit Card 6789 07-10-20 Sq *custom Station Lilburn GA	16.34-	501.89
07-13	POS Debit- Debit Card 6789 07-12-20 Experian* Credit R 479-3436237 CA	19.99-	481.90
07-13	POS Debit- Debit Card 6789 07-10-20 Cash App*dekese Ph 8774174551 CA	25.00-	456.90
07-13	POS Debit- Debit Card 6789 07-10-20 Cash App*dekese Ph 8774174551 CA	50.00-	406.90
07-14	POS Debit- Debit Card 6789 07-12-20 Marathon Petro1858 Atlanta GA	12.00-	394.90
07-15	POS Debit- Debit Card 6789 07-14-20 Cash App*dekese Ph 8774174551 CA	5.00-	389.90
07-16	POS Debit- Debit Card 6789 07-15-20 Cash App*dekese Ph 8774174551 CA	15.00-	374.90
07-16	POS Debit - Debit Card 6789 Transaction 07-15-20 Walgreens Store 2670 C Smyrna GA	24.54-	350.36
07-16	POS Debit- Debit Card 6789 07-15-20 Cash App* 8774174551 CA	25.00-	325.36
07-16	POS Debit- Debit Card 6789 07-15-20 Sq *retrospect Gro Birmingham AL	37.50-	287.86
07-16	Paid To - stash Transfer Chk 12430316	25.00-	262.86
07-17	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	537.86
07-17	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	1,041.86
07-17	Intl Transaction Fee 07-17-20 Viddyoze.Com Blackpool	0.37-	1,041.49
07-17	POS Debit- Debit Card 6789 07-15-20 Goldbergs Ballpark Atlanta GA	9.48-	1,032.01
07-17	POS Debit- Debit Card 6789 07-16-20 Viddyoze.Com Blackpool	37.00-	995.01
07-17	POS Debit- Debit Card 6789 07-16-20 Cash App*dekese Ph 8774174551 CA	75.00-	920.01

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
07/11/20 - 08/10/20

Access No. 12531514

Statement of Account
For DEKESE T PHOENIX JR

e-Checking - 7084153282

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-17	Transfer To Checking Dekese T Phoenix Sr	50.00-	870.01
07-17	Transfer To Shares Dekese T Phoenix Sr	50.00-	820.01
07-17	Transfer To Loan Dekese T Phoenix Sr	400.00-	420.01
07-20	POS Debit- Debit Card 6789 07-18-20 Google *facebook G.CO/Helppay# CA	1.99-	418.02
07-20	POS Debit- Debit Card 6789 07-17-20 Panda Express 1122 Smyrna GA	8.90-	409.12
07-20	POS Debit - Debit Card 6789 Transaction 07-19-20 BP#8988362Clipp Smyrna GA	20.80-	388.32
07-20	POS Debit- Debit Card 6789 07-17-20 Cash App*dekese Ph 8774174551 CA	25.00-	363.32
07-20	POS Debit- Debit Card 6789 07-19-20 Cash App*dekese Ph 8774174551 CA	100.00-	263.32
07-22	Deposit 07-21-20 Fcpa Marietta, GA	120.00	383.32
07-22	Paid To - Stash Capital (S ACH Chk 7100028	5.00-	378.32
07-23	Paid To - stash Transfer Chk 12430316	25.00-	353.32
07-24	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	628.32
07-24	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	1,132.32
07-24	Transfer To Loan Dekese T Phoenix Sr	400.00-	732.32
07-27	Deposit - ACH Paid From Ctg - Sports & S Direct Dep 01Afd9	12.37	744.69
07-27	Deposit - ACH Paid From Ctg - Sports & S Direct Dep 01Afd9	165.77	910.46
07-27	Transfer To Checking Dekese T Phoenix Sr	732.32-	178.14
07-28	Transfer To Checking Dekese T Phoenix Jr	168.00-	10.14
07-31	Dividend	0.01	10.15
07-31	Returned Item Fee 12430316	29.00-	18.85-
08-03	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	256.15
08-03	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	504.00	760.15
08-03	Transfer From Checking Dekese T Phoenix Jr	50.00	810.15
08-04	Deposit 08-04-20 Fcpa Marietta, GA	174.00	984.15
08-06	POS Debit- Debit Card 6789 08-05-20 Uszoom I Postal1 845-579-5770 Ny	9.99-	974.16
08-06	Paid To - Stash Capital (S ACH Chk 7100028	20.00-	954.16
08-06	Paid To - stash Transfer Chk 12430316	25.00-	929.16
08-07	Deposit - ACH Paid From GA Dept Of Labor Reg Ui 01Afd2	275.00	1,204.16
08-07	ATM Fee - Withdrawal 08-06-20 A303604 Atlanta GA	1.00-	1,203.16
08-07	ATM Fee - Withdrawal 08-06-20 Pai Iso Atanta GA	1.00-	1,202.16
08-07	ATM Fee - Withdrawal 08-06-20 Cardtronics CCS Sandy Springs GA	1.00-	1,201.16
08-07	ATM Fee - Inquiry 08-06-20 Cardtronics CCS Sandy Springs GA	1.00-	1,200.16
08-07	ATM Withdrawal 08-06-20 A303604 Atlanta GA	26.00-	1,174.16
08-07	ATM Withdrawal 08-06-20 Pai Iso Atanta GA	62.95-	1,111.21
08-07	ATM Withdrawal 08-06-20 Cardtronics CCS Sandy Springs GA	83.25-	1,027.96
08-07	ATM Withdrawal 08-06-20 A303604 Atlanta GA	440.00-	587.96
08-07	POS Debit - Debit Card 6789 Transaction 08-06-20 Tokyo Valentino/Cheshi Atlanta GA	9.75-	578.21
08-07	POS Debit - Debit Card 6789 Transaction 08-07-20 USPS PO 12559406 257 L Marietta GA	74.00-	504.21
08-07	Paid To - Truebill Truebill P Chk 9100001	5.00-	499.21
08-10	Deposit	5,000.00	5,499.21



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

Statement Period
07/11/20 - 08/10/20

Access No. 12531514

Statement of Account
For DEKESE T PHOENIX JR

(Continued from previous page)

e-Checking - 7084153282

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-10	POS Debit - Debit Card 6789 Transaction 08-07-20 Walgreens Store 2670 C Smyrna GA	10.59-	5,488.62
08-10	POS Debit- Debit Card 6789 08-07-20 Our Bar Atl Atlanta GA	12.00-	5,476.62
08-10	POS Debit- Debit Card 6789 08-07-20 Fingerhut Freshsta 800-208-2500 MN	12.02-	5,464.60
08-10	POS Debit- Debit Card 6789 08-07-20 Fingerhut Freshsta 800-208-2500 MN	12.02-	5,452.58
08-10	POS Debit- Debit Card 6789 08-07-20 Permits - Pd Marietta GA	30.00-	5,422.58
08-10	POS Debit- Debit Card 6789 08-07-20 State Farm Insura 800-956-6310 IL	202.97-	5,219.61
08-10	ATM Rebate	10.00	5,229.61
08-10	Ending Balance		5,229.61

Average Daily Balance - Current Cycle: \$558.76
Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 07-01-2020 through 07-31-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-16	ACH	25.00	07-17	POS	75.00
07-22	ACH	5.00	07-17	POS	9.48
07-23	ACH	25.00	07-17	POS	37.00
08-06	ACH	20.00	07-20	POS	1.99
08-06	ACH	25.00	07-20	POS	8.90
08-07	ACH	5.00	07-20	POS	20.80
07-13	POS	16.34	07-20	POS	25.00
07-13	POS	19.99	07-20	POS	100.00
07-13	POS	25.00	08-06	POS	9.99
07-13	POS	50.00	08-07	POS	74.00
07-13	POS	2.36	08-07	POS	9.75
07-13	POS	3.16	08-10	POS	10.59
07-13	POS	7.96	08-10	POS	12.00
07-13	POS	8.48	08-10	POS	12.02
07-13	POS	11.89	08-10	POS	12.02
07-13	POS	15.54	08-10	POS	30.00
07-14	POS	12.00	08-10	POS	202.97
07-15	POS	5.00	08-07	ATMO	62.95
07-16	POS	25.00	08-07	ATMO	83.25
07-16	POS	37.50	08-07	ATMO	440.00
07-16	POS	15.00	08-07	ATMO	26.00
07-16	POS	24.54			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$29.00	\$58.00

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

e-Checking - 7107256864

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-27	Beginning Balance		0.00
07-27	Deposit	139.38	139.38
07-28	Transfer From Checking Dekeese T Phoenix Jr	168.00	307.38
07-29	Deposit - ACH Paid From Expertpay Expertpay 072920	0.12	307.50
07-31	Deposit 07-30-20 Fcpa Marietta, GA	500.00	807.50
08-03	Transfer To Checking Dekeese T Phoenix Jr	50.00-	757.50
08-05	ATM Withdrawal 08-05-20 P299601 Atlanta GA	310.00-	447.50
08-06	ATM Fee - Withdrawal 08-06-20 A442587 College Park GA	1.00-	446.50
08-06	ATM Withdrawal 08-06-20 A442587 College Park GA	203.49-	243.01
08-06	POS Debit - Debit Card 6005 Transaction 08-05-20 Wal-Mart #3775 Atlanta GA	54.32-	188.69



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

Statement Period
07/11/20 - 08/10/20

Access No. 12531514

Statement of Account
For DEKESE T PHOENIX JR

e-Checking - 7107256864

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-06	Paid To - Expertpay Expertpay Chk 9100001	50.00-	138.69
08-07	POS Debit - Debit Card 6005 Transaction 08-06-20 Shell Service Station Atlanta GA	2.38-	136.31
08-07	POS Debit - Debit Card 6005 Transaction 08-06-20 Shell Service Station Atlanta GA	11.96-	124.35
08-07	POS Debit- Debit Card 6005 08-05-20 Wahlburgers Atlant Atlanta GA	14.26-	110.09
08-07	POS Debit- Debit Card 6005 08-05-20 Wahlburgers Atlant Atlanta GA	18.08-	92.01
08-07	POS Debit - Debit Card 6005 Transaction 08-06-20 Shell Service Station Atlanta GA	20.00-	72.01
08-07	POS Debit- Debit Card 6005 08-06-20 Sq *randall's LLC Atlanta GA	56.25-	15.76
08-10	ATM Rebate	10.00	25.76
08-10	Ending Balance		25.76

Average Daily Balance - Current Cycle: \$376.56

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-06	ACH	50.00	08-07	POS	18.08
08-06	POS	54.32	08-07	POS	20.00
08-07	POS	2.38	08-07	POS	56.25
08-07	POS	11.96	08-05	ATMO	310.00
08-07	POS	14.26	08-06	ATMO	203.49

Savings

Membership Savings - 3104911189

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-11	Beginning Balance		5.00
No Transactions This Period			
08-10	Ending Balance		5.00

Savings - 3130707791

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-27	Beginning Balance		0.00
No Transactions This Period			
08-10	Ending Balance		0.00



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

Statement Period
07/11/20 - 08/10/20

Access No. 12531514

Statement of Account
For DEKESE T PHOENIX JR

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.