





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

Statement Period  
09/17/20 - 10/16/20

Access No. 10999643

**Statement of Account**  
For GAVIN P DENO

**Checking**

**Active Duty Checking - 7961161002**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-17	Beginning Balance		22.93-
09-17	Returned Item Fee 12320505	29.00-	51.93-
09-18	Returned Item Fee 12408508	29.00-	80.93-
09-29	Deposit - ACH Paid From McTf Treas 310 McTf Pay 01Afd9	971.45	890.52
09-29	Automatic Payment	20.00-	870.52
09-30	ATM Withdrawal 09-29-20 Frontwave Credit Union Camp Pendleto CA	300.00-	570.52
09-30	POS Debit- Debit Card 4278 09-30-20 Microsoft*xbox Msbill.Info WA	34.91-	535.61
09-30	Transfer To Credit Card Gavin P Deno	46.04-	489.57
09-30	Transfer To Shares Gavin P Deno	300.00-	189.57
09-30	Dividend	0.01	189.58
10-01	POS Debit- Debit Card 4278 09-30-20 Netflix.Com Netflix.Com CA	12.99-	176.59
10-01	POS Debit- Debit Card 4278 09-30-20 Apple Cash 1InfiniteLoop CA	50.00-	126.59
10-01	POS Debit- Debit Card 4278 09-30-20 Apple Cash 1InfiniteLoop CA	60.00-	66.59
10-01	POS Debit- Debit Card 4278 09-30-20 Apple Cash 1InfiniteLoop CA	79.57-	12.98-
10-01	Chkg Line Of Credit Advance	12.98	0.00
10-02	Chkg Line Of Credit Advance	0.73	0.73
10-02	Returned Item Fee 9140859	29.00-	28.27-
10-02	Returned Item Fee 9140859	29.00-	57.27-
10-02	Returned Item Fee 12320505	29.00-	86.27-
10-13	Deposit - ACH Paid From McTf Treas 310 McTf Pay 01Afd9	971.47	885.20
10-14	POS Credit Adjustment 4278 Transaction 10-14-20 Cash App*cash Out Visa Direct CA	98.50	983.70
10-14	POS Debit- Debit Card 4278 10-14-20 Allianz Travel Ins Allianzins.US VA	27.82-	955.88
10-14	Transfer To Credit Card	417.38-	538.50

**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 GAVIN P DENO

**Checking Line of Credit - 7961161002**

Credit Limit \$500.00  
Outstanding Principal Balance \$500.00  
Outstanding Interest Charge \$6.10  
Outstanding Fees \$0.00  
Total Outstanding Balance \$506.10  
Available Credit \$0.00

**Minimum Amount Due \$40.00**  
**Past Due Amount \$20.00**  
**Payment Due Date 11-16-20**

Date	Transaction Detail	Amount(\$)	Fee(s) (\$)	Interest(\$)	Principal (\$)	Principal Balance (\$)
09-17	Beginning Balance					500.00
09-29	Automatic Payment	20.00		6.29	13.71-	486.29
10-01	Chkg Line Of Credit Advance	12.98			12.98	499.27
10-02	Chkg Line Of Credit Advance	0.73			0.73	500.00
10-16	Interest Charge			6.10		500.00
<b>10-16</b>	<b>Ending Balance</b>					<b>500.00</b>

Reminder: Your payment of \$20.00 due this date was not received in time for posting. If payment has been sent, please disregard this notice.

**Fee(s)**

Total fee(s) for this period 0.00

**Interest**

Total interest for this period 6.10

**2020 Totals Year-to-Date**

Total fee(s) charged YTD \$0.00  
Total interest charged YTD \$61.81

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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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**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Rate Effective Date(s)	APR	Daily Periodic Rate	Interest Charge(s)	Balance Subject to Interest Rate
Checking Line of Credit	09-17-20 to 10-16-20	14.90%	0.000407104	\$6.10	\$499.06

**Savings**

**Membership Savings - 3085233454**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-17	Beginning Balance		5.00
09-30	Transfer From Checking Gavin P Deno	300.00	305.00
09-30	Withdrawal By Cash 09-29-20 Frontwave Credit Union Camp Pendleto CA	300.00-	5.00
<b>10-16</b>	<b>Ending Balance</b>		<b>5.00</b>

**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.