



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

Statement Period
10/28/20 - 11/27/20

Access No. 8533995

Statement of Account
For JEROME D KELLY

Checking

Campus Checking - 7042763941

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-28	Beginning Balance		2.93
10-29	POS Debit - Debit Card 8352 Transaction 10-28-20 Chevron/Csi-098013/197 Paso Robles CA	1.33-	1.60
10-30	POS Credit Adjustment 8352 Transaction 10-30-20 Postmates Courier Visa Direct WI	13.62	15.22
10-30	Transfer From Shares Jerome D Kelly	62.49	77.71
11-02	POS Debit - Debit Card 8352 Transaction 11-01-20 Arco #42093 Paso Robles CA	1.74-	75.97
11-02	POS Debit- Debit Card 8352 10-31-20 Carls Jr 1100325 Paso Robles CA	16.12-	59.85
11-02	POS Debit- Debit Card 8352 10-31-20 Zelle*eric Vera Visa Direct AZ	20.00-	39.85
11-02	POS Debit - Debit Card 8352 Transaction 10-30-20 Chevron/Csi-098013/197 Paso Robles CA	34.41-	5.44
11-03	POS Debit - Debit Card 8352 Transaction 11-02-20 Chevron/Csi-098013/197 Paso Robles CA	4.41-	1.03
11-04	eDeposit-Scan/Mobile 000000108115230	1,500.00	1,501.03
11-05	POS Debit- Debit Card 8352 11-04-20 Cash App*Lucio Zar 8774174551 CA	30.00-	1,471.03
11-05	POS Debit- Debit Card 8352 11-04-20 Cash App*raquel 8774174551 CA	80.00-	1,391.03
11-05	POS Debit - Debit Card 8352 Transaction 11-04-20 Wal-Mart #2099 Paso Robles CA	100.95-	1,290.08
11-05	Transfer To Checking Linette M Kimbrough	500.00-	790.08
11-06	POS Debit- Debit Card 8352 11-05-20 Cash App*miracle G 8774174551 CA	17.00-	773.08
11-06	POS Debit- Debit Card 8352 11-05-20 Doordash*mcdonalds Www.Doordash. CA	19.97-	753.11
11-06	POS Debit - Debit Card 8352 Transaction 11-05-20 Chevron/Csi-098013/197 Paso Robles CA	46.01-	707.10
11-09	POS Credit Adjustment 8352 Transaction 11-09-20 Postmates Inc. Visa Direct CA	7.79	714.89
11-09	POS Debit - Debit Card 8352 Transaction 11-08-20 Arco #42319 Pacoima CA	8.00-	706.89
11-09	POS Debit- Debit Card 8352 11-07-20 Gtl*inmate Phone S 877-650-4249 VA	10.00-	696.89

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(\$)
11-09	POS Debit - Debit Card 8352 Transaction 11-08-20 Arco #42093 Paso Robles CA	11.11-	685.78
11-09	POS Debit- Debit Card 8352 11-08-20 McDonald's F26241 Paso Robles CA	16.03-	669.75
11-09	POS Debit- Debit Card 8352 11-07-20 Doordash*jack IN T Www.Doordash. CA	16.32-	653.43
11-09	POS Debit - Debit Card 8352 Transaction 11-08-20 Target T- 9725 Laurel Pacoima CA	16.41-	637.02
11-09	POS Debit- Debit Card 8352 11-06-20 Doordash*its Just Www.Doordash. CA	16.56-	620.46
11-09	POS Debit- Debit Card 8352 11-06-20 Doordash*taco Bell Www.Doordash. CA	17.80-	602.66
11-09	POS Debit- Debit Card 8352 11-08-20 Doordash*wendys Www.Doordash. CA	19.17-	583.49
11-09	POS Debit- Debit Card 8352 11-07-20 Doordash*jack IN T Www.Doordash. CA	20.63-	562.86
11-09	POS Debit- Debit Card 8352 11-06-20 Doordash*mcDonalds Www.Doordash. CA	21.52-	541.34
11-09	POS Debit- Debit Card 8352 11-06-20 Cash App*raquel 8774174551 CA	25.00-	516.34
11-09	POS Debit - Debit Card 8352 Transaction 11-08-20 Golden Hill 76 Paso Robles CA	30.00-	486.34
11-09	POS Debit- Debit Card 8352 11-07-20 Cash App*raquel 8774174551 CA	30.00-	456.34
11-09	POS Debit- Debit Card 8352 11-07-20 Amzn Mkt Us*281W1 Amzn.Com/Bill WA	72.52-	383.82
11-09	POS Debit- Debit Card 8352 11-08-20 Priceln*the Westin 800-774-2354 CT	162.51-	221.31
11-10	Deposit 11-09-20 Fcqa Hawthorne, CA	1,400.00	1,621.31
11-10	ATM Fee - Withdrawal 11-09-20 Datastream Asai Inglewood CA	1.00-	1,620.31
11-10	ATM Withdrawal 11-09-20 Datastream Asai Inglewood CA	43.50-	1,576.81
11-10	POS Debit - Debit Card 8352 Transaction 11-09-20 Arco #63254 Hawthorne CA	34.37-	1,542.44
11-10	POS Debit- Debit Card 8352 11-09-20 Cash App*raquel 8774174551 CA	55.00-	1,487.44
11-12	Transfer From Checking Linette M Kimbrough	42.00	1,529.44
11-12	POS Debit - Debit Card 8352 Transaction 11-10-20 Circle K Stores Riverside CA	3.69-	1,525.75
11-12	POS Debit- Debit Card 8352 11-11-20 Jack IN The Box 31 Riverside CA	8.37-	1,517.38
11-12	POS Debit - Debit Card 8352 Transaction 11-10-20 7-Eleven Jurupa Valley CA	17.23-	1,500.15
11-12	POS Debit- Debit Card 8352 11-09-20 Chick-Fil-A #03791 Riverside CA	18.03-	1,482.12
11-12	Transfer To Checking Linette M Kimbrough	42.00-	1,440.12
11-12	Transfer To Checking Linette M Kimbrough	400.00-	1,040.12
11-12	Paid To - Wf Payment Chk 9100001	450.00-	590.12
11-13	POS Debit- Debit Card 8352 11-12-20 Main ST Car Wash Riverside CA	25.00-	565.12
11-13	POS Debit- Debit Card 8352 11-12-20 Panera Bread #6012 Riverside CA	34.24-	530.88
11-13	POS Debit - Debit Card 8352 Transaction 11-12-20 Excellence Barber Shop Riverside CA	38.00-	492.88
11-13	POS Debit- Debit Card 8352 11-12-20 Cash App*lucio Zar 8774174551 CA	40.00-	452.88
11-16	POS Credit Adjustment 8352 Transaction 11-14-20 Food 4 Le 4250 Van Bur Riverside CA	1.79	454.67
11-16	POS Credit Adjustment 8352 Transaction 11-16-20 Cash App*cash Out Visa Direct CA	14.75	469.42
11-16	POS Debit- Debit Card 8352 11-15-20 Zelle*eric Vera Visa Direct AZ	5.00-	464.42
11-16	POS Debit- Debit Card 8352 11-14-20 Jack IN The Box 35 Riverside CA	12.89-	451.53
11-16	POS Debit- Debit Card 8352 11-13-20 Chick-Fil-A #03791 Riverside CA	14.71-	436.82
11-16	POS Debit- Debit Card 8352 11-13-20 Doordash*blaze Piz Www.Doordash. CA	16.27-	420.55
11-16	POS Debit- Debit Card 8352 11-14-20 Cash App*lucio Zar 8774174551 CA	20.00-	400.55
11-16	POS Debit - Debit Card 8352 Transaction 11-15-20 Staterbros090 7770 Lim Riverside CA	25.46-	375.09
11-16	POS Debit - Debit Card 8352 Transaction 11-15-20 Circle K Stores Riverside CA	27.91-	347.18
11-16	POS Debit - Debit Card 8352 Transaction 11-15-20 Circle K Stores Riverside CA	28.25-	318.93



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Campus Checking - 7042763941

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Joint Owner(s): NONE

<u>Date</u>	<u>Transaction Detail</u>	<u>Amount(\$)</u>	<u>Balance(\$)</u>
11-16	POS Debit - Debit Card 8352 Transaction 11-14-20 Food 4 Le 4250 Van Bur Riverside CA	40.00-	278.93
11-16	POS Debit - Debit Card 8352 Transaction 11-14-20 Circle K Stores Riverside CA	48.15-	230.78
11-16	POS Debit- Debit Card 8352 11-14-20 Vioc Gn0119 Riverside CA	105.19-	125.59
11-17	POS Debit- Debit Card 8352 11-15-20 Del Taco 0301 Riverside CA	4.33-	121.26
11-17	POS Debit- Debit Card 8352 11-15-20 Sonic Drive IN #64 Riverside CA	5.21-	116.05
11-17	POS Debit - Debit Card 8352 Transaction 11-16-20 Staterbro 7770 Limonit Riverside CA	10.96-	105.09
11-17	POS Debit - Debit Card 1651 Transaction 11-16-20 Circle K Stores Riverside CA	15.00-	90.09
11-17	POS Debit - Debit Card 1651 Transaction 11-16-20 7-Eleven Jurupa Valley CA	16.45-	73.64
11-17	POS Debit - Debit Card 1651 Transaction 11-16-20 Staterbros014 5571 Mis Riverside CA	21.58-	52.06
11-18	POS Debit- Debit Card 1651 11-16-20 Tacos Y Mas Rivers Riverside CA	3.21-	48.85
11-18	POS Debit- Debit Card 1651 11-17-20 The Toll Roads Of 949-727-4800 CA	3.74-	45.11
11-18	POS Debit- Debit Card 8352 11-16-20 Del Taco 0111 Riverside CA	7.16-	37.95
11-18	POS Debit - Debit Card 1651 Transaction 11-17-20 Circle K Stores Riverside CA	8.69-	29.26
11-18	POS Debit- Debit Card 1651 11-16-20 El Mucho Gusto Gri Riverside CA	12.35-	16.91
11-18	POS Debit- Debit Card 1651 11-16-20 Tacos Y Mas Rivers Riverside CA	12.84-	4.07
11-20	POS Credit Adjustment 1651 Transaction 11-20-20 Postmates Inc. Visa Direct CA	15.94	20.01
11-20	POS Debit - Debit Card 1651 Transaction 11-19-20 Circle K Stores Riverside CA	4.00-	16.01
11-23	POS Credit Adjustment 1651 Transaction 11-23-20 Postmates Inc. Visa Direct CA	19.16	35.17
11-23	POS Credit Adjustment 1651 Transaction 11-21-20 Postmates Inc. Visa Direct CA	34.54	69.71
11-23	POS Debit - Debit Card 1651 Transaction 11-20-20 Circle K Stores Riverside CA	6.68-	63.03
11-23	POS Debit - Debit Card 1651 Transaction 11-21-20 Circle K Stores Riverside CA	6.68-	56.35
11-23	POS Debit - Debit Card 1651 Transaction 11-20-20 7-Eleven Jurupa Valley CA	8.00-	48.35
11-23	POS Debit- Debit Card 1651 11-21-20 Jack IN The Box 53 Riverside CA	9.00-	39.35
11-23	POS Debit - Debit Card 1651 Transaction 11-22-20 Circle K Stores Riverside CA	9.39-	29.96
11-23	POS Debit- Debit Card 1651 11-21-20 Gtl*inmate Phone S 877-650-4249 VA	10.00-	19.96
11-23	POS Debit - Debit Card 1651 Transaction 11-21-20 7-Eleven Jurupa Valley CA	10.00-	9.96
11-24	POS Credit Adjustment 1651 Transaction 11-24-20 Zelle*eric Vera Visa Direct AZ	3.00	12.96
11-24	POS Debit - Debit Card 1651 Transaction 11-23-20 Circle K Stores Riverside CA	3.65-	9.31
11-24	POS Debit - Debit Card 1651 Transaction 11-23-20 Circle K Stores Riverside CA	8.57-	0.74
11-25	POS Credit Adjustment 1651 Transaction 11-25-20 Cash App*cash Out Visa Direct CA	9.75	10.49
11-25	POS Debit - Debit Card 1651 Transaction 11-24-20 Target T- 16964 Slover Fontana CA	9.69-	0.80
11-27	Transfer From Checking Linette M Kimbrough	25.00	25.80
11-27	Transfer From Shares Jerome D Kelly	96.44	122.24
11-27	POS Debit - Debit Card 1651 Transaction 11-26-20 Circle K Stores Riverside CA	3.00-	119.24
11-27	POS Debit- Debit Card 1651 11-26-20 Zelle*eric Vera Visa Direct AZ	10.00-	109.24
11-27	ATM Rebate	4.50	113.74
11-27	Ending Balance		113.74

Average Daily Balance - Current Cycle: \$327.64

Items Paid

<u>Date</u>	<u>Item</u>	<u>Amount(\$)</u>	<u>Date</u>	<u>Item</u>	<u>Amount(\$)</u>
11-12	ACH	450.00	10-29	POS	1.33



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Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-02	POS	16.12	11-16	POS	5.00
11-02	POS	20.00	11-16	POS	12.89
11-02	POS	34.41	11-16	POS	14.71
11-02	POS	1.74	11-16	POS	16.27
11-03	POS	4.41	11-16	POS	20.00
11-05	POS	80.00	11-16	POS	25.46
11-05	POS	100.95	11-16	POS	27.91
11-05	POS	30.00	11-16	POS	28.25
11-06	POS	19.97	11-16	POS	40.00
11-06	POS	46.01	11-16	POS	48.15
11-06	POS	17.00	11-16	POS	105.19
11-09	POS	10.00	11-17	POS	4.33
11-09	POS	11.11	11-17	POS	5.21
11-09	POS	16.03	11-17	POS	10.96
11-09	POS	16.32	11-17	POS	15.00
11-09	POS	16.41	11-17	POS	16.45
11-09	POS	16.56	11-17	POS	21.58
11-09	POS	17.80	11-18	POS	3.21
11-09	POS	19.17	11-18	POS	3.74
11-09	POS	20.63	11-18	POS	7.16
11-09	POS	21.52	11-18	POS	8.69
11-09	POS	25.00	11-18	POS	12.35
11-09	POS	30.00	11-18	POS	12.84
11-09	POS	30.00	11-20	POS	4.00
11-09	POS	72.52	11-23	POS	6.68
11-09	POS	162.51	11-23	POS	6.68
11-09	POS	8.00	11-23	POS	8.00
11-10	POS	55.00	11-23	POS	9.00
11-10	POS	34.37	11-23	POS	9.39
11-12	POS	8.37	11-23	POS	10.00
11-12	POS	17.23	11-23	POS	10.00
11-12	POS	18.03	11-24	POS	3.65
11-12	POS	3.69	11-24	POS	8.57
11-13	POS	25.00	11-25	POS	9.69
11-13	POS	34.24	11-27	POS	3.00
11-13	POS	38.00	11-27	POS	10.00
11-13	POS	40.00	11-10	ATMO	43.50

Savings

Membership Savings - 3055524031

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-28	Beginning Balance		5.00
10-30	Deposit - ACH Paid From Gigwage Credit 01Afd1	62.49	67.49
10-30	Transfer To Checking Jerome D Kelly	62.49-	5.00
11-27	Deposit - ACH Paid From Gigwage Credit 01Afd1	96.44	101.44
11-27	Transfer To Checking Jerome D Kelly	96.44-	5.00
11-27	Ending Balance		5.00



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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.