





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

Statement Period  
08/22/20 - 09/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**Checking**

**Campus Checking - 7093152200**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-22	Beginning Balance		158.81
08-24	POS Debit - Debit Card 2325 Transaction 08-21-20 Vons #2147 Rancho Cucamo CA	1.59-	157.22
08-24	POS Debit - Debit Card 2325 Transaction 08-22-20 Vons #2147 Rancho Cucamo CA	3.75-	153.47
08-24	POS Debit- Debit Card 2325 08-21-20 Onlyfans.Com 8886880458 IL	9.99-	143.48
08-24	POS Debit- Debit Card 2325 08-21-20 Jack IN The Box 53 Rancho Cucamo CA	10.31-	133.17
08-24	POS Debit- Debit Card 2325 08-22-20 LA Michoacana Prem Ontario CA	13.28-	119.89
08-24	POS Debit- Debit Card 2325 08-20-20 McDonald's M2501 O Rch Cucamonga CA	14.07-	105.82
08-24	POS Debit- Debit Card 2325 08-21-20 Microsoft*ultimate Msbill.Info WA	14.99-	90.83
08-24	POS Debit- Debit Card 2325 08-20-20 Onlyfans 8886880458 IL	20.00-	70.83
08-24	POS Debit - Debit Card 2325 Transaction 08-22-20 Vons #1914 Rancho Cucamo CA	30.20-	40.63
08-24	POS Debit- Debit Card 2325 08-21-20 Apple Cash 877-233-8552 CA	39.87-	0.76
08-24	Returned Item Fee 9100001	29.00-	28.24-
08-25	POS Debit - Debit Card 2325 Transaction 08-24-20 Vons #2147 Rancho Cucamo CA	1.79-	30.03-
08-25	POS Debit- Debit Card 2325 08-23-20 7-Eleven 33308 Rancho Cucamo CA	20.06-	50.09-
08-25	Returned Item Fee 2800008	29.00-	79.09-
08-26	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	323.65	244.56
08-26	Paid To - Brigit.com Membership Chk 8410676	9.99-	234.57
08-26	Paid To - Earnin Active Paymentret Chk 12114039	50.00-	184.57
08-26	Paid To - Earnin Active Paymentret Chk 12114039	100.00-	84.57
08-27	POS Credit Adjustment 2325 Transaction 08-27-20 Earnin-Activehours Visa Direct CA	100.00	184.57
08-27	Deposit - ACH Paid From Vola Vola 01Afd9	50.00	234.57
08-28	POS Credit Adjustment 2325 Transaction 08-27-20 Floatme Visa Direct TX	20.00	254.57
08-28	POS Credit Adjustment 2325 Transaction 08-28-20 Earnin-Activehours Visa Direct CA	50.00	304.57
08-28	POS Credit Adjustment 2325 Transaction 08-28-20 Albert Instant Visa Direct CA	50.00	354.57
08-28	Deposit - ACH Paid From Empower Inc 1000069057 01Afd1	50.00	404.57
08-28	POS Debit - Debit Card 2325 Transaction 08-27-20 Vons #2147 Rancho Cucamo CA	1.90-	402.67

**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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Statement Period  
08/22/20 - 09/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-28	POS Debit- Debit Card 2325 08-27-20 Onlyfans.Com 8886880458 IL	6.00-	396.67
08-28	POS Debit- Debit Card 2325 08-28-20 Vola 929-295-6847 Ny	6.99-	389.68
08-28	POS Debit- Debit Card 2325 08-27-20 Floatme 956-4510365 TX	24.00-	365.68
08-28	POS Debit- Debit Card 2325 08-27-20 Albert Instant 844-8919309 CA	54.99-	310.69
08-31	POS Debit- Debit Card 2325 08-26-20 Ccbill.Com *onlyfa 888-5969279 CA	9.49-	301.20
08-31	POS Debit- Debit Card 2325 08-30-20 7-Eleven 33308 Rancho Cucamo CA	19.07-	282.13
08-31	POS Debit- Debit Card 2325 08-28-20 Global Lending Ser 877-315-6070 GA	50.00-	232.13
08-31	POS Debit- Debit Card 2325 08-28-20 Apple Cash 877-233-8552 CA	60.00-	172.13
08-31	POS Debit- Debit Card 2325 08-28-20 Global Lending Ser 877-315-6070 GA	150.00-	22.13
08-31	Dividend	0.01	22.14
08-31	Returned Item Fee 9100001	29.00-	6.86-
08-31	Returned Item Fee 9100001	29.00-	35.86-
09-02	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	548.95	513.09
09-02	Paid To - Empower Inc 1000069569 Chk 12114039	50.00-	463.09
09-02	Paid To - Earnin Active Paymentret Chk 12114039	52.00-	411.09
09-02	Paid To - Earnin Active Paymentret Chk 12114039	100.00-	311.09
09-03	POS Credit Adjustment 2325 Transaction 09-03-20 Cash App*cash Out Visa Direct CA	19.70	330.79
09-03	POS Credit Adjustment 2325 Transaction 09-03-20 Earnin-Activehours Visa Direct CA	45.00	375.79
09-03	POS Credit Adjustment 2325 Transaction 09-03-20 Earnin-Activehours Visa Direct CA	100.00	475.79
09-03	Transfer From Checking David M Soltero	20.00	495.79
09-03	POS Debit - Debit Card 2325 Transaction 09-02-20 Vons #2147 Rancho Cucamo CA	2.13-	493.66
09-03	POS Debit - Debit Card 2325 Transaction 09-02-20 Vons #2147 Rancho Cucamo CA	10.65-	483.01
09-04	POS Credit Adjustment 2325 Transaction 09-04-20 Earnin-Activehours Visa Direct CA	5.00	488.01
09-04	POS Credit Adjustment 2325 Transaction 09-04-20 Venmo*soltero Jesu New York City Ny	13.75	501.76
09-04	POS Credit Adjustment 2325 Transaction 09-03-20 Floatme Visa Direct TX	20.00	521.76
09-04	POS Credit Adjustment 2325 Transaction 09-03-20 Brigit Visa Direct Ny	50.00	571.76
09-04	POS Credit Adjustment 2325 Transaction 09-04-20 Albert Instant Visa Direct CA	50.00	621.76
09-04	Transfer From Checking David M Soltero	21.54	643.30
09-04	Transfer From Checking David M Soltero	23.49	666.79
09-04	Transfer From Checking David M Soltero	28.66	695.45
09-04	Transfer From Checking David M Soltero	37.84	733.29
09-04	POS Debit - Debit Card 2325 Transaction 09-03-20 Staterbro 9750 Ninetee Alta Loma CA	1.29-	732.00
09-04	POS Debit- Debit Card 2325 09-03-20 Onlyfans.Com 8886880458 IL	9.99-	722.01
09-04	POS Debit- Debit Card 2325 09-04-20 Spotify USA 877-7781161 Ny	14.99-	707.02
09-04	POS Debit- Debit Card 2325 09-03-20 Rays Tepeyac Covina CA	20.40-	686.62
09-04	POS Debit - Debit Card 2325 Transaction 09-03-20 Walgreens Store 6701 C Rancho Cucamo CA	21.54-	665.08
09-04	POS Debit- Debit Card 2325 09-03-20 Floatme 956-4510365 TX	24.00-	641.08
09-04	POS Debit - Debit Card 2325 Transaction 09-03-20 Vons #2147 Rancho Cucamo CA	28.62-	612.46
09-04	POS Debit - Debit Card 2325 Transaction 09-03-20 The Home Depot 1083 Upland CA	37.68-	574.78



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Statement Period  
08/22/20 - 09/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-04	POS Debit- Debit Card 2325 09-03-20 Doordash*jack IN T Www.Doordash. CA	42.00-	532.78
09-04	POS Debit- Debit Card 2325 09-03-20 Albert Instant 844-8919309 CA	54.99-	477.79
09-04	POS Debit- Debit Card 2325 09-03-20 Global Lending Ser 877-315-6070 GA	107.00-	370.79
09-04	POS Debit- Debit Card 2325 09-03-20 Global Lending Ser 877-315-6070 GA	200.00-	170.79
09-08	POS Credit Adjustment 2325 Transaction 09-05-20 Cash App*cash Out Visa Direct CA	19.70	190.49
09-08	POS Credit Adjustment 2325 Transaction 09-06-20 Venmo*soltero Jesu New York City Ny	19.75	210.24
09-08	Deposit - ACH Paid From Empower Inc 1000070078 01Afd1	50.00	260.24
09-08	POS Debit - Debit Card 2325 Transaction 09-07-20 Vons #2147 Rancho Cucamo CA	0.84-	259.40
09-08	POS Debit- Debit Card 2325 09-07-20 Floatme 956-4510365 TX	1.99-	257.41
09-08	POS Debit- Debit Card 2325 09-05-20 Onlyfans.Com 8886880458 IL	5.00-	252.41
09-08	POS Debit- Debit Card 2325 09-05-20 Onlyfans.Com 8886880458 IL	5.00-	247.41
09-08	POS Debit- Debit Card 2325 09-05-20 Onlyfans.Com 8886880458 IL	5.99-	241.42
09-08	POS Debit- Debit Card 2325 09-05-20 Onlyfans.Com 8886880458 IL	9.99-	231.43
09-08	POS Debit- Debit Card 2325 09-04-20 Cash App*tori Elis 8774174551 CA	10.00-	221.43
09-08	POS Debit- Debit Card 2325 09-04-20 Jack IN The Box 53 Rancho Cucamo CA	10.30-	211.13
09-08	POS Debit- Debit Card 2325 09-04-20 Chevron 0209520 Rancho Cucamo CA	20.00-	191.13
09-08	POS Debit- Debit Card 2325 09-04-20 LA Michoacana Prem Ontario CA	31.67-	159.46
09-08	POS Debit - Debit Card 2325 Transaction 09-04-20 Vons #2147 Rancho Cucamo CA	36.49-	122.97
09-08	POS Debit - Debit Card 2325 Transaction 09-05-20 Vons #2147 Rancho Cucamo CA	38.75-	84.22
09-08	POS Debit - Debit Card 2325 Transaction 09-04-20 Vons #2147 Rancho Cucamo CA	56.39-	27.83
09-08	Returned Item Fee 9100001	29.00-	1.17-
09-09	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	525.68	524.51
09-09	Intl Transaction Fee 09-09-20 Of* Veronicarosexo London	0.20-	524.31
09-09	POS Debit- Debit Card 2325 09-08-20 Onlyfans.Com 8886880458 IL	10.00-	514.31
09-09	POS Debit- Debit Card 2325 09-08-20 Of* Veronicarosexo London	19.98-	494.33
09-09	POS Debit- Debit Card 2325 09-08-20 Onlyfans.Com 8886880458 IL	20.00-	474.33
09-09	Paid To - Earnin Active Paymentret Chk 12114039	45.00-	429.33
09-09	Paid To - Brigit.com Protection Chk 8410676	50.00-	379.33
09-09	Paid To - Empower Inc 1000070301 Chk 12114039	50.00-	329.33
09-09	Paid To - Earnin Active Paymentret Chk 12114039	109.50-	219.83
09-09	Returned Item Fee 9100001	29.00-	190.83
09-10	POS Credit Adjustment 2325 Transaction 09-10-20 Earnin-Activehours Visa Direct CA	100.00	290.83
09-10	Deposit - ACH Paid From Cashnetusa14 Cashadvanc 01Afd2	100.00	390.83
09-10	Intl Transaction Fee 09-10-20 Of* Veronicarosexo London	0.20-	390.63
09-10	Intl Transaction Fee 09-10-20 Of* Veronicarosexo London	0.20-	390.43
09-10	POS Debit- Debit Card 2325 09-10-20 Of* Veronicarosexo London	19.98-	370.45
09-10	POS Debit- Debit Card 2325 09-10-20 Of* Veronicarosexo London	20.00-	350.45
09-10	POS Debit - Debit Card 2325 Transaction 09-09-20 Vons #2147 Rancho Cucamo CA	21.34-	329.11
09-11	POS Credit Adjustment 2325 Transaction 09-10-20 Floatme Visa Direct TX	20.00	349.11
09-11	POS Credit Adjustment 2325 Transaction 09-11-20 Earnin-Activehours Visa Direct CA	50.00	399.11
09-11	POS Credit Adjustment 2325 Transaction 09-11-20 Albert Instant Visa Direct CA	50.00	449.11
09-11	POS Debit- Debit Card 2325 09-10-20 Doordash Dashpass Www.Doordash. CA	9.99-	439.12
09-11	POS Debit- Debit Card 2325 09-09-20 Mav3Riq 505-289-2986 NM	9.99-	429.13
09-11	POS Debit- Debit Card 2325 09-10-20 Floatme 956-4510365 TX	24.00-	405.13
09-11	POS Debit- Debit Card 2325 09-10-20 Albert Instant 844-8919309 CA	54.99-	350.14
09-11	POS Debit- Debit Card 2325 09-11-20 Spectrum 855-707-7328 MO	249.74-	100.40
09-14	Transfer From Checking	10.00	110.40

David M Soltero



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08/22/20 - 09/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-14	POS Debit - Debit Card 2325 Transaction 09-11-20 Vons #1914 Rancho Cucamo CA	8.96-	101.44
09-14	POS Debit- Debit Card 2325 09-12-20 Global Lending Ser 877-315-6070 GA	100.00-	1.44
09-16	POS Credit Adjustment 2325 Transaction 09-16-20 Brigit Visa Direct Ny	50.00	51.44
09-16	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	491.11	542.55
09-16	POS Debit- Debit Card 2325 09-14-20 7-Eleven 33308 Rancho Cucamo CA	30.01-	512.54
09-16	Paid To - Earnin Active Paymentret Chk 12114039	53.00-	459.54
09-16	Paid To - Earnin Active Paymentret Chk 12114039	100.00-	359.54
09-17	POS Credit Adjustment 2325 Transaction 09-17-20 Earnin-Activehours Visa Direct CA	6.00	365.54
09-17	POS Credit Adjustment 2325 Transaction 09-17-20 Floatme Visa Direct TX	20.00	385.54
09-17	POS Credit Adjustment 2325 Transaction 09-17-20 Earnin-Activehours Visa Direct CA	47.00	432.54
09-17	Intl Transaction Fee 09-17-20 Of* Veronicarosexo London	0.20-	432.34
09-17	POS Debit- Debit Card 2325 09-17-20 Onlyfans.Com 8886880458 IL	15.00-	417.34
09-17	POS Debit- Debit Card 2325 09-17-20 Of* Veronicarosexo London	20.00-	397.34
09-17	POS Debit- Debit Card 2325 09-16-20 Albert Instant 844-8919309 CA	50.00-	347.34
09-17	POS Debit - Debit Card 2325 Transaction 09-16-20 Vons #2147 Rancho Cucamo CA	210.59-	136.75
09-18	POS Credit Adjustment 2325 Transaction 09-18-20 Venmo*soltero Jesu New York City Ny	39.60	176.35
09-18	POS Credit Adjustment 2325 Transaction 09-18-20 Albert Instant Visa Direct CA	50.00	226.35
09-18	POS Credit Adjustment 2325 Transaction 09-18-20 Earnin-Activehours Visa Direct CA	51.00	277.35
09-18	POS Debit- Debit Card 2325 09-17-20 Albert Instant 844-8919309 CA	4.99-	272.36
09-18	POS Debit- Debit Card 2325 09-17-20 Apple.Com/Bill 866-712-7753 CA	15.99-	256.37
09-18	POS Debit- Debit Card 2325 09-17-20 Doordash*mcdonalds Www.Doordash. CA	20.00-	236.37
09-18	POS Debit- Debit Card 2325 09-17-20 Floatme 956-4510365 TX	24.00-	212.37
09-18	POS Debit- Debit Card 2325 09-17-20 Apple Cash 877-233-8552 CA	67.00-	145.37
09-21	POS Credit Adjustment 2325 Transaction 09-19-20 Apple.Com/Bill	15.99	161.36
09-21	POS Credit Adjustment 2325 Transaction 09-19-20 Venmo*soltero Jesu New York City Ny	18.75	180.11
09-21	POS Credit Adjustment 2325 Transaction 09-20-20 Earnin-Activehours Visa Direct CA	46.00	226.11
09-21	Intl Transaction Fee 09-21-20 sntmts.com 8552473635	0.09-	226.02
09-21	POS Debit - Debit Card 2325 Transaction 09-18-20 7-Eleven Rancho Cucamo CA	3.70-	222.32
09-21	POS Debit - Debit Card 2325 Transaction 09-18-20 Vons #2147 Rancho Cucamo CA	4.61-	217.71
09-21	POS Debit- Debit Card 2325 09-20-20 Microsoft*ea Play Msbill.Info WA	4.99-	212.72
09-21	POS Debit - Debit Card 2325 Transaction 09-20-20 Vons #2147 Rancho Cucamo CA	5.27-	207.45
09-21	POS Debit- Debit Card 2325 09-20-20 Sntmts.Com 8552473635	8.99-	198.46
09-21	POS Debit- Debit Card 2325 09-18-20 Microsoft*ultimate Msbill.Info WA	14.99-	183.47
09-21	POS Debit- Debit Card 2325 09-18-20 Doordash*wingstop Www.Doordash. CA	39.99-	143.48
09-21	POS Debit - Debit Card 2325 Transaction 09-19-20 Vons #2147 Rancho Cucamo CA	42.86-	100.62
09-21	POS Debit - Debit Card 2325 Transaction 09-18-20 Vons #1914 Rancho Cucamo CA	47.83-	52.79
<b>09-21</b>	<b>Ending Balance</b>		<b>52.79</b>

Average Daily Balance - Current Cycle: \$150.80

Your account earned \$0.01, with an annual percentage yield earned of 0.09%, for the dividend period from 08-01-2020 through 08-31-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-26	ACH	9.99	09-09	ACH	50.00
08-26	ACH	50.00	09-09	ACH	109.50
08-26	ACH	100.00	09-16	ACH	53.00
09-02	ACH	50.00	09-16	ACH	100.00
09-02	ACH	52.00	08-24	POS	9.99
09-02	ACH	100.00	08-24	POS	10.31
09-09	ACH	45.00	08-24	POS	13.28
09-09	ACH	50.00	08-24	POS	14.07



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Statement Period  
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**Statement of Account**  
For JESUS R SOLTERO

**Items Paid** (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-24	POS	14.99	09-08	POS	0.84
08-24	POS	20.00	09-08	POS	1.99
08-24	POS	30.20	09-08	POS	5.00
08-24	POS	39.87	09-08	POS	5.00
08-24	POS	1.59	09-08	POS	5.99
08-24	POS	3.75	09-08	POS	9.99
08-25	POS	1.79	09-09	POS	10.00
08-25	POS	20.06	09-09	POS	19.98
08-28	POS	54.99	09-09	POS	20.00
08-28	POS	1.90	09-10	POS	21.34
08-28	POS	6.00	09-10	POS	19.98
08-28	POS	6.99	09-10	POS	20.00
08-28	POS	24.00	09-11	POS	24.00
08-31	POS	150.00	09-11	POS	54.99
08-31	POS	9.49	09-11	POS	249.74
08-31	POS	19.07	09-11	POS	9.99
08-31	POS	50.00	09-11	POS	9.99
08-31	POS	60.00	09-14	POS	8.96
09-03	POS	2.13	09-14	POS	100.00
09-03	POS	10.65	09-16	POS	30.01
09-04	POS	28.62	09-17	POS	15.00
09-04	POS	37.68	09-17	POS	20.00
09-04	POS	42.00	09-17	POS	50.00
09-04	POS	54.99	09-17	POS	210.59
09-04	POS	107.00	09-18	POS	4.99
09-04	POS	200.00	09-18	POS	15.99
09-04	POS	1.29	09-18	POS	20.00
09-04	POS	9.99	09-18	POS	24.00
09-04	POS	14.99	09-18	POS	67.00
09-04	POS	20.40	09-21	POS	3.70
09-04	POS	21.54	09-21	POS	4.61
09-04	POS	24.00	09-21	POS	4.99
09-08	POS	10.00	09-21	POS	5.27
09-08	POS	10.30	09-21	POS	8.99
09-08	POS	20.00	09-21	POS	14.99
09-08	POS	31.67	09-21	POS	39.99
09-08	POS	36.49	09-21	POS	42.86
09-08	POS	38.75	09-21	POS	47.83
09-08	POS	56.39			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$174.00	\$464.00

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

**Savings**  
**Membership Savings - 3067410104**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-22	Beginning Balance		0.00
<b>No Transactions This Period</b>			
09-21	Ending Balance		<b>0.00</b>

Your share balance is below the minimum required by federal credit union bylaws. Request you increase your balance to \$5.00.



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08/22/20 - 09/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**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.