



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

Statement Period
11/21/20 - 12/20/20

Access No. 3416496

Statement of Account
For LINETTE M KIMBROUGH

Checking

EveryDay Checking - 7090746491

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-21	Beginning Balance		122.40-
11-23	Deposit 11-23-20 Fcaj March Arb, CA	100.00	22.40-
11-23	Deposit 11-23-20 Fcaj March Arb, CA	113.74	91.34
11-25	Deposit 11-24-20 Fcaj March Arb, CA	20.93	112.27
11-25	Deposit 11-24-20 Fcaj March Arb, CA	557.51	669.78
11-25	Deposit 11-24-20 Fcaj March Arb, CA	1,106.34	1,776.12
11-25	POS Debit- Debit Card 6187 11-23-20 Acima Credit 800-7421789 UT	50.00-	1,726.12
11-27	POS Debit - Debit Card 6187 Transaction 11-25-20 Beverages & Mor Riverside CA	18.48-	1,707.64
11-27	POS Debit - Debit Card 6187 Transaction 11-26-20 Staterbros114 2995 low Riverside CA	32.04-	1,675.60
11-27	POS Debit - Debit Card 6187 Transaction 11-25-20 CVS/Pharm 09803--491 E Riverside CA	50.44-	1,625.16
11-27	Transfer To Checking Jerome D Kelly	25.00-	1,600.16
11-30	POS Debit- Debit Card 6187 11-28-20 Del Taco 0217 Riverside CA	16.77-	1,583.39
11-30	POS Debit- Debit Card 6187 11-29-20 Name-Cheap.Com Www.Namecheap AZ	17.94-	1,565.45
11-30	POS Debit - Debit Card 6187 Transaction 11-28-20 USPS PO 05655505 8082 Jurupa Valley CA	22.55-	1,542.90
11-30	POS Debit- Debit Card 6187 11-29-20 Postmates Baa81 Ja 8778877815 CA	30.01-	1,512.89
11-30	POS Debit - Debit Card 6187 Transaction 11-27-20 Circle K 05245 6105 CI Pedley CA	31.10-	1,481.79
11-30	POS Debit- Debit Card 6187 11-28-20 Fiverr 855-5859699 Ny	84.00-	1,397.79
11-30	POS Debit- Debit Card 6187 11-28-20 Queensboro Industr 910-2511251 NC	152.60-	1,245.19
11-30	POS Debit- Debit Card 6187 11-28-20 Tmobile*postpaid P 800-937-8997 WA	238.90-	1,006.29
11-30	POS Debit- Debit Card 6187 11-28-20 Extra Space 1472 909-5620502 CA	291.60-	714.69
11-30	Dividend	0.02	714.71

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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(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-01	Deposit 11-30-20 Fcaj March Arb, CA	1,200.00	1,914.71
12-01	POS Debit- Debit Card 6187 11-30-20 Tmobile*web Upgrad 800-937-8997 WA	92.24-	1,822.47
12-01	POS Debit - Debit Card 6187 Transaction 11-30-20 Staterbros189 32281 MI Lake Elsinore CA	148.65-	1,673.82
12-02	POS Debit - Debit Card 6187 Transaction 12-01-20 Arco42921001 Riverside CA	30.35-	1,643.47
12-02	POS Debit- Debit Card 6187 12-01-20 Bulqcom26R3Egc7Ym Www.Bulq.Com DC	225.57-	1,417.90
12-03	Transfer From Shares	200.00	1,617.90
12-03	Transfer From Shares	340.00	1,957.90
12-03	POS Debit- Debit Card 6187 12-02-20 Fiverr Inc 579-7762655 Ny	7.25-	1,950.65
12-03	POS Debit- Debit Card 6187 12-02-20 Dnh*godaddy.Com 480-5058855 AZ	12.17-	1,938.48
12-03	POS Debit- Debit Card 6187 12-02-20 Round Table Pizza Riverside CA	35.00-	1,903.48
12-03	POS Debit- Debit Card 6187 12-02-20 Orangeshine 213-7453001 CA	78.72-	1,824.76
12-03	POS Debit- Debit Card 6187 12-02-20 Orangeshine 213-7453001 CA	188.00-	1,636.76
12-03	Paid To - Acima 8012971982 Chk 9140859	58.74-	1,578.02
12-04	ATM Fee - Withdrawal 12-03-20 50002Caprapecha Temecula CA	1.00-	1,577.02
12-04	ATM Fee - Withdrawal 12-03-20 50002Caprapecha Temecula CA	1.00-	1,576.02
12-04	ATM Fee - Denied Transaction 12-03-20 50002Caprapecha Temecula CA	1.00-	1,575.02
12-04	ATM Withdrawal 12-03-20 50002Caprapecha Temecula CA	384.95-	1,190.07
12-04	ATM Withdrawal 12-03-20 50002Caprapecha Temecula CA	604.95-	585.12
12-04	POS Debit- Debit Card 6187 12-03-20 Fiverr Inc 579-7762655 Ny	7.25-	577.87
12-04	POS Debit- Debit Card 6187 12-02-20 Tmobile*aal Tel 800-937-8997 WA	10.78-	567.09
12-04	POS Debit- Debit Card 6187 12-02-20 Progressive *insur 800-776-4737 OH	300.00-	267.09
12-07	Transfer From Shares	9.54	276.63
12-07	POS Debit- Debit Card 6187 12-03-20 Pronto Temecula CA	9.54-	267.09
12-08	Transfer From Shares	29.71	296.80
12-08	Transfer To Shares	9.54-	287.26
12-08	Transfer To Checking	9.99-	277.27
12-08	Transfer To Checking	31.00-	246.27
12-10	POS Debit- Debit Card 6187 12-09-20 Jack IN The Box 35 Rubidoux CA	8.60-	237.67
12-11	Transfer From Shares	407.00	644.67
12-11	POS Debit - Debit Card 6187 Transaction 12-10-20 USPS PO 05655505 8082 Jurupa Valley CA	1.20-	643.47
12-11	POS Debit- Debit Card 6187 12-10-20 Walkenhorsts 775-3934000 NV	175.80-	467.67
12-14	Transfer From Shares	80.00	547.67
12-14	Transfer From Shares	460.00	1,007.67
12-14	ATM Fee - Withdrawal 12-11-20 L449227 Highland CA	1.00-	1,006.67
12-14	ATM Fee - Withdrawal 12-11-20 L449227 Highland CA	1.00-	1,005.67
12-14	ATM Fee - Withdrawal 12-11-20 60344Casmisanmi Highland CA	1.00-	1,004.67
12-14	ATM Withdrawal 12-11-20 L449227 Highland CA	84.00-	920.67
12-14	ATM Withdrawal 12-11-20 L449227 Highland CA	444.00-	476.67
12-14	ATM Withdrawal 12-11-20 60344Casmisanmi Highland CA	464.00-	12.67
12-14	POS Debit- Debit Card 6187 12-13-20 Gtl*inmate Phone S 877-650-4249 VA	10.00-	2.67
12-14	POS Debit- Debit Card 6187 12-13-20 Circle K 05245 Pedley CA	29.55-	26.88-
12-15	Transfer From Shares	100.00	73.12
12-15	ATM Fee - Withdrawal 12-14-20 60344Casmisanmi Highland CA	1.00-	72.12
12-15	ATM Withdrawal 12-14-20 60344Casmisanmi Highland CA	64.00-	8.12
12-16	Transfer From Checking Jerome D Kelly	200.00	208.12
12-16	ATM Fee - Withdrawal 12-15-20 50002Caprapecha Temecula CA	1.00-	207.12



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(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-16	ATM Withdrawal 12-15-20 50002Caprapecha Temecula CA	204.95-	2.17
12-17	ATM Withdrawal 12-16-20 Fcaj March Arb, CA	20.00-	17.83-
12-17	Transfer To Shares 12-16-20 Fcaj March Arb, CA	200.00-	217.83-
12-18	Returned Item Fee 9140859	29.00-	246.83-
12-20	Ending Balance		246.83-

Average Daily Balance - Current Cycle: \$526.72

Your account earned \$0.02, with an annual percentage yield earned of 0.06%, for the dividend period from 11-01-2020 through 11-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
12-03	ACH	58.74	12-03	POS	78.72
12-17	ATM	20.00	12-03	POS	188.00
11-25	POS	50.00	12-03	POS	7.25
11-27	POS	50.44	12-03	POS	12.17
11-27	POS	18.48	12-04	POS	10.78
11-27	POS	32.04	12-04	POS	300.00
11-30	POS	22.55	12-04	POS	7.25
11-30	POS	30.01	12-07	POS	9.54
11-30	POS	31.10	12-10	POS	8.60
11-30	POS	84.00	12-11	POS	175.80
11-30	POS	152.60	12-11	POS	1.20
11-30	POS	238.90	12-14	POS	29.55
11-30	POS	291.60	12-14	POS	10.00
11-30	POS	16.77	12-04	ATMO	384.95
11-30	POS	17.94	12-04	ATMO	604.95
12-01	POS	92.24	12-14	ATMO	84.00
12-01	POS	148.65	12-14	ATMO	444.00
12-02	POS	30.35	12-14	ATMO	464.00
12-02	POS	225.57	12-15	ATMO	64.00
12-03	POS	35.00	12-16	ATMO	204.95

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$29.00	\$145.00

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

Savings

Membership Savings - 3093665333

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-21	Beginning Balance		5.00
11-30	Dividend	0.01	5.01
12-01	Deposit 11-30-20 Fcaj March Arb, CA	29.70	34.71
12-07	Transfer To Checking	9.54-	25.17
12-08	Transfer From Checking	9.54	34.71
12-08	Transfer To Checking	29.71-	5.00
12-17	Transfer From Chk/MMSA 12-16-20 Fcaj March Arb, CA	200.00	205.00
12-17	Transfer To Checking Miracle S Gilliam	200.00-	5.00
12-20	Ending Balance		5.00

Your account earned \$0.01, with an annual percentage yield earned of 0.22%, for the dividend period from 11-01-2020 through 11-30-2020



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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.