



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

Statement Period
10/09/20 - 11/08/20

Access No. 104874

Statement of Account
For GOLDY M GARCIA

Checking

EveryDay Checking - 7081725892

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-09	Beginning Balance		21.89
10-09	POS Debit- Debit Card 0775 10-07-20 Laz Parking 640582 LA Jolla CA	4.50-	17.39
10-09	POS Debit- Debit Card 0775 10-08-20 Doordash*the Baked Www.Doordash. CA	14.97-	2.42
10-14	Transfer From Shares Tomas A Garcia	100.00	102.42
10-15	POS Debit- Debit Card 0775 10-14-20 Amz*payneglasses 415-300-1866 WA	40.80-	61.62
10-16	POS Debit- Debit Card 0775 10-15-20 Doordash*shake Sha Www.Doordash. CA	38.67-	22.95
10-19	Transfer From Shares Tomas A Garcia	80.00	102.95
10-19	ATM Fee - Withdrawal 10-17-20 Lk740589 Alphine CA	1.00-	101.95
10-19	ATM Withdrawal 10-17-20 Lk740589 Alphine CA	84.00-	17.95
10-20	Transfer From Checking Goldy M Garcia	750.00	767.95
10-21	ATM Fee - Withdrawal 10-20-20 Wells Fargo Ban San Diego CA	1.00-	766.95
10-21	ATM Withdrawal 10-20-20 Wells Fargo Ban San Diego CA	563.00-	203.95
10-21	POS Debit- Debit Card 0775 10-20-20 Petco 1162 San Diego CA	24.73-	179.22
10-21	POS Debit - Debit Card 0775 Transaction 10-20-20 Shell Service Station San Diego CA	32.43-	146.79
10-21	POS Debit - Debit Card 0775 Transaction 10-20-20 Allied Gardens San Diego CA	64.77-	82.02
10-21	Transfer To Checking Tomas A Garcia	55.00-	27.02
10-22	POS Debit- Debit Card 0775 10-21-20 Amzn Mktp Us*2T91A Amzn.Com/Bill WA	26.93-	0.09
10-26	Transfer From Checking Tomas A Garcia	21.00	21.09
10-27	Transfer From Checking Tomas A Garcia	18.66	39.75

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)

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Date	Transaction Detail	Amount(\$)	Balance(\$)
10-27	POS Debit- Debit Card 0775 10-26-20 K Affiliated Med G Www.Khealth.A Ny	19.00-	20.75
10-28	POS Credit Adjustment 0775 Transaction 10-28-20 000000000Mln001 New York Ny	50.00	70.75
10-28	POS Credit Adjustment 0775 Transaction 10-28-20 000000000Mln001 New York Ny	50.00	120.75
10-28	POS Credit Adjustment 0775 Transaction 10-28-20 000000000Mln001 New York Ny	50.00	170.75
10-28	POS Credit Adjustment 0775 Transaction 10-28-20 000000000Mln001 New York Ny	50.00	220.75
10-28	POS Credit Adjustment 0775 Transaction 10-28-20 000000000Mln001 New York Ny	50.00	270.75
10-28	Transfer From Checking Tomas A Garcia	200.00	470.75
10-28	POS Debit- Debit Card 0775 10-28-20 Doordash*7-Eleven Www.Doordash. CA	15.32-	455.43
10-29	Transfer From Checking Goldy M Garcia	200.00	655.43
10-29	POS Debit- Debit Card 0775 10-28-20 Postmates B8265 ST Httpspostmate CA	20.41-	635.02
10-29	POS Debit- Debit Card 0775 10-28-20 Price Chopper #102 Watertown Ny	143.91-	491.11
10-30	Transfer From Checking Tomas A Garcia	200.00	691.11
10-30	POS Debit - Debit Card 0775 Transaction 10-29-20 CVS/Pharmacy #09 09922 San Diego CA	3.00-	688.11
10-30	POS Debit- Debit Card 0775 10-28-20 Olive Garden 00213 San Diego CA	9.67-	678.44
10-30	POS Debit- Debit Card 0775 10-29-20 Yelp-Grubhubjuicea Seamless.Com Ny	23.24-	655.20
10-30	POS Debit- Debit Card 0775 10-29-20 Doordash*chick-Fil Www.Doordash. CA	28.13-	627.07
10-30	POS Debit- Debit Card 0775 10-30-20 Amzn Mktp Us*2816X Amzn.Com/Bill WA	53.80-	573.27
10-30	POS Debit- Debit Card 0775 10-28-20 Olive Garden 00213 San Diego CA	64.43-	508.84
10-30	POS Debit - Debit Card 0775 Transaction 10-29-20 Vons #2053 San Diego CA	99.12-	409.72
10-30	POS Debit - Debit Card 0775 Transaction 10-29-20 Navy Exchange 110131 San Diego CA	120.54-	289.18
11-02	Transfer From Shares Tomas A Garcia	100.00	389.18
11-02	Transfer From Checking Goldy M Garcia	140.00	529.18
11-02	Transfer From Shares	150.00	679.18
11-02	Transfer From Checking	200.00	879.18
11-02	Transfer From Shares Tomas A Garcia	200.00	1,079.18
11-02	Transfer From Checking Tomas A Garcia	300.00	1,379.18
11-02	ATM Fee - Withdrawal 11-01-20 Lk740589 Alphine CA	1.00-	1,378.18
11-02	ATM Fee - Withdrawal 10-30-20 CR000849 San Diego CA	1.00-	1,377.18
11-02	ATM Fee - Withdrawal 10-31-20 P481713 San Diego CA	1.00-	1,376.18
11-02	ATM Fee - Withdrawal 10-31-20 Lk740589 Alphine CA	1.00-	1,375.18
11-02	ATM Fee - Withdrawal 11-01-20 Lk740591 Alphine CA	1.00-	1,374.18
11-02	ATM Fee - Withdrawal 10-31-20 Lk740591 Alphine CA	1.00-	1,373.18
11-02	ATM Fee - Withdrawal 11-01-20 Lk740591 Alphine CA	1.00-	1,372.18
11-02	ATM Fee - Denied Transaction 11-01-20 Lk740591 Alphine CA	1.00-	1,371.18
11-02	ATM Withdrawal 10-30-20 CR000849 San Diego CA	62.00-	1,309.18
11-02	ATM Withdrawal 10-31-20 P481713 San Diego CA	102.95-	1,206.23
11-02	ATM Withdrawal 11-01-20 Lk740589 Alphine CA	104.00-	1,102.23
11-02	ATM Withdrawal 11-01-20 Lk740591 Alphine CA	104.00-	998.23
11-02	ATM Withdrawal 11-01-20 Lk740591 Alphine CA	104.00-	894.23
11-02	ATM Withdrawal 10-31-20 Lk740589 Alphine CA	204.00-	690.23



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EveryDay Checking - 7081725892

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-02	ATM Withdrawal 10-31-20 Lk740591 Alphine CA	204.00-	486.23
11-02	POS Debit - Debit Card 0775 Transaction 10-31-20 Summit Gasoline San Diego CA	14.12-	472.11
11-02	POS Debit - Debit Card 0775 Transaction 10-31-20 Point Loma Groc San Diego CA	19.38-	452.73
11-02	POS Debit- Debit Card 0775 10-29-20 Spirit Halloween 6 Sherman Oaks PA	21.00-	431.73
11-02	POS Debit - Debit Card 0775 Transaction 10-31-20 CVS/Pharm 09922--3950 San Diego CA	29.05-	402.68
11-02	POS Debit- Debit Card 0775 10-30-20 Chili's Sports Are San Diego CA	32.60-	370.08
11-02	POS Debit - Debit Card 0775 Transaction 10-30-20 7-Eleven San Diego CA	55.47-	314.61
11-02	POS Debit - Debit Card 0775 Transaction 10-30-20 Vons #2053 San Diego CA	66.08-	248.53
11-03	POS Credit Adjustment 0775 Transaction 11-03-20 Earnin-Activehours Visa Direct CA	0.01	248.54
11-03	Transfer From Shares Tomas A Garcia	100.00	348.54
11-03	Transfer From Shares Tomas A Garcia	100.00	448.54
11-03	Transfer From Checking Goldy M Garcia	160.00	608.54
11-03	Transfer From Shares Tomas A Garcia	180.00	788.54
11-03	Transfer From Checking Goldy M Garcia	185.00	973.54
11-03	Transfer From Checking Goldy M Garcia	200.00	1,173.54
11-03	POS Debit- Debit Card 0775 11-02-20 Doordash*chick-Fil Www.Doordash. CA	17.83-	1,155.71
11-03	POS Debit- Debit Card 0775 11-02-20 Postmates B8265 ST Httpspostmate CA	25.48-	1,130.23
11-03	POS Debit - Debit Card 0775 Transaction 11-02-20 Navy Exchange 110131 San Diego CA	33.04-	1,097.19
11-03	POS Debit - Debit Card 0775 Transaction 11-02-20 Vons #2053 San Diego CA	74.90-	1,022.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,021.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,020.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,019.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740591 Alphine CA	1.00-	1,018.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,017.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,016.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,015.29
11-04	ATM Fee - Withdrawal 11-03-20 Lk740589 Alphine CA	1.00-	1,014.29
11-04	ATM Fee - Denied Transaction 11-03-20 Lk740589 Alphine CA	1.00-	1,013.29
11-04	ATM Fee - Denied Transaction 11-03-20 Lk740589 Alphine CA	1.00-	1,012.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	64.00-	948.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	84.00-	864.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	104.00-	760.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	104.00-	656.29
11-04	ATM Withdrawal 11-03-20 Lk740591 Alphine CA	104.00-	552.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	104.00-	448.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	144.00-	304.29
11-04	ATM Withdrawal 11-03-20 Lk740589 Alphine CA	144.00-	160.29
11-04	POS Debit- Debit Card 0775 11-03-20 Doordash*chick-Fil Www.Doordash. CA	17.83-	142.46
11-04	POS Debit- Debit Card 0775 11-03-20 Starbucks 800-782- 800-782-7282 WA	25.00-	117.46
11-05	POS Credit Adjustment 0775 Transaction 11-05-20 Possible Finance Dallas TX	250.00	367.46
11-05	Transfer From Checking	450.00	817.46
11-05	POS Debit- Debit Card 0775 11-04-20 Doordash*shake Sha Www.Doordash. CA	34.03-	783.43



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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-06	POS Credit Adjustment 0775 Transaction 11-06-20 000000000Mln001 New York Ny	50.00	833.43
11-06	POS Debit - Debit Card 0775 Transaction 11-05-20 Petco 1162 San Diego CA	39.45-	793.98
11-06	POS Debit - Debit Card 0775 Transaction 11-05-20 Vons #2053 San Diego CA	51.08-	742.90
11-08	Ending Balance		742.90

Average Daily Balance - Current Cycle: \$235.95

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-09	POS	4.50	11-03	POS	17.83
10-09	POS	14.97	11-03	POS	25.48
10-15	POS	40.80	11-03	POS	33.04
10-16	POS	38.67	11-03	POS	74.90
10-21	POS	24.73	11-04	POS	17.83
10-21	POS	32.43	11-04	POS	25.00
10-21	POS	64.77	11-05	POS	34.03
10-22	POS	26.93	11-06	POS	39.45
10-27	POS	19.00	11-06	POS	51.08
10-28	POS	15.32	10-19	ATMO	84.00
10-29	POS	20.41	10-21	ATMO	563.00
10-29	POS	143.91	11-02	ATMO	104.00
10-30	POS	3.00	11-02	ATMO	104.00
10-30	POS	9.67	11-02	ATMO	104.00
10-30	POS	23.24	11-02	ATMO	204.00
10-30	POS	28.13	11-02	ATMO	204.00
10-30	POS	53.80	11-02	ATMO	62.00
10-30	POS	64.43	11-02	ATMO	102.95
10-30	POS	99.12	11-04	ATMO	104.00
10-30	POS	120.54	11-04	ATMO	144.00
11-02	POS	14.12	11-04	ATMO	144.00
11-02	POS	19.38	11-04	ATMO	64.00
11-02	POS	21.00	11-04	ATMO	84.00
11-02	POS	29.05	11-04	ATMO	104.00
11-02	POS	32.60	11-04	ATMO	104.00
11-02	POS	55.47	11-04	ATMO	104.00
11-02	POS	66.08			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$0.00	\$29.00

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

Active Duty Checking - 7081725900

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-09	Beginning Balance		0.00
10-19	Transfer From Shares Tomas A Garcia	350.00	350.00
10-19	Transfer To Checking Tomas A Garcia	350.00-	0.00
10-20	Deposit - ACH Paid From Cashnet 1 D000004707 01Afd	250.00	250.00
10-20	Deposit - ACH Paid From Cash America Tod 8558405680 01Afd1	500.00	750.00
10-20	Transfer To Checking Goldy M Garcia	750.00-	0.00
10-22	Deposit - ACH Paid From Check City Check City 01Afd1	255.00	255.00
10-23	Transfer To Checking Tomas A Garcia	250.00-	5.00
10-28	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	3,349.23	3,354.23
10-29	Transfer To Checking	200.00-	3,154.23



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Active Duty Checking - 7081725900

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Goldy M Garcia		
10-29	Transfer To Checking Tomas A Garcia	2,200.00-	954.23
10-30	Paid To - Cash America Tod 8558405680 Chk 11409434	575.00-	379.23
10-30	Dividend	0.01	379.24
11-02	Transfer From Checking	300.00	679.24
11-02	Transfer To Checking Goldy M Garcia	140.00-	539.24
11-02	Transfer To Checking	200.00-	339.24
11-02	Paid To - Cashnet 2 D000005087 Chk 9601693	294.12-	45.12
11-03	Deposit - ACH Paid From Cash America Tod 8558405680 01Afd1	500.00	545.12
11-03	Transfer To Checking Goldy M Garcia	160.00-	385.12
11-03	Transfer To Checking Goldy M Garcia	185.00-	200.12
11-03	Transfer To Checking Goldy M Garcia	200.00-	0.12
11-04	Deposit - ACH Paid From USA Cash Service ACH 01Afd3	255.00	255.12
11-04	Returned Item Fee 9100001	29.00-	226.12
11-04	Returned Item Fee 12400005	29.00-	197.12
11-05	Deposit - ACH Paid From Cashnet 1 D000005180 01Afd1	255.00	452.12
11-05	Transfer To Checking	450.00-	2.12
11-06	Deposit - ACH Paid From Check City Check City 01Afd1	255.00	257.12
11-08	Ending Balance		257.12

Average Daily Balance - Current Cycle: \$217.48

Your account earned \$0.01, with an annual percentage yield earned of 0.06%, for the dividend period from 10-01-2020 through 10-31-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-30	ACH	575.00	11-02	ACH	294.12

Fee(s)

	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$58.00	\$290.00

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

Savings

Membership Savings - 1404404103

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-09	Beginning Balance		0.00
11-02	Transfer From Loans	1.62	1.62
11-08	Ending Balance		1.62

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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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.