





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

Statement Period  
07/14/20 - 08/13/20

Access No. 618771

**Statement of Account**  
For ADRIENNE DENISE FITTS

**Active Duty Checking - 7105895978**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-14	POS Debit- Debit Card 6388 07-12-20 Coldstone #23327 Las Vegas NV	2.39-	929.80
07-14	POS Debit- Debit Card 6388 07-14-20 Stanley Steemer 34 N Las Vegas NV	64.92-	864.88
07-14	POS Debit- Debit Card 6388 07-12-20 Moneytree #0987 208-4656669 CA	250.00-	614.88
07-14	Transfer To Shares Adrienne Denise Fitts	100.00-	514.88
07-15	POS Debit- Debit Card 6388 07-14-20 Experian* Credit R 479-3436237 CA	24.99-	489.89
07-15	POS Debit - Debit Card 6388 Transaction 07-14-20 Gnc #006598 9875 South Las Vegas NV	42.30-	447.59
07-15	POS Debit - Debit Card 6388 Transaction 07-14-20 Wal-Mart #1559 Las Vegas NV	56.90-	390.69
07-15	POS Debit- Debit Card 6388 07-14-20 Support Pets 8557007387 FL	97.00-	293.69
07-15	POS Debit- Debit Card 6388 07-14-20 GEICO *auto MacOn DC	250.00-	43.69
07-17	POS Credit Adjustment 6388 Transaction 07-16-20 Ott*nationalcredit	1.00	44.69
07-23	Transfer From Shares Adrienne Denise Fitts	80.00	124.69
07-24	Transfer From Shares Adrienne Denise Fitts	10.00	134.69
07-24	POS Debit - Debit Card 0057 Transaction 07-23-20 Petsmart # 1027 Las Vegas NV	33.50-	101.19
07-24	POS Debit- Debit Card 0057 07-23-20 Beauty Supply Ware North Las Veg NV	58.12-	43.07
07-27	POS Debit- Debit Card 0057 07-24-20 Shine Armor 408-5282764 SC	36.99-	6.08
07-29	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	3,179.22	3,185.30
07-30	Transfer From Shares Adrienne Denise Fitts	500.00	3,685.30
07-30	POS Debit - Debit Card 0057 Transaction 07-30-20 Smiths #4 3602 E Bonan Las Vegas NV	123.91-	3,561.39
07-30	Transfer To Shares Adrienne Denise Fitts	500.00-	3,061.39
07-31	Intl Transaction Fee 07-31-20 Sp * Masterpiece M Leeds	0.79-	3,060.60

**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	
- -	( )		( )	



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

Statement Period  
07/14/20 - 08/13/20

Access No. 618771

**Statement of Account**  
For ADRIENNE DENISE FITTS

**Active Duty Checking - 7105895978**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-31	POS Debit- Debit Card 0057 07-30-20 Sp * Masterpiece M Leeds	78.90-	2,981.70
07-31	POS Debit- Debit Card 0057 07-30-20 Premier Bankcard 605-3573440 SD	280.00-	2,701.70
07-31	POS Debit- Debit Card 0057 07-30-20 GEICO *auto MacOn DC	350.00-	2,351.70
07-31	POS Debit- Debit Card 0057 07-30-20 Crescent Bank 5045565950 LA	852.09-	1,499.61
07-31	Paid To - Genesisfs Card 8669469545 Chk 9100001	250.00-	1,249.61
07-31	Dividend	0.02	1,249.63
08-03	POS Debit- Debit Card 0057 07-30-20 Sun Loan Company # 702-4388188 NV	200.00-	1,049.63
08-03	POS Debit- Debit Card 0057 08-01-20 Cash1-410 Store410@cash NV	250.00-	799.63
08-03	POS Debit- Debit Card 0057 07-30-20 Check City N600 Las Vegas NV	1,047.55-	247.92-
08-04	Transfer From Shares	10.30	237.62-
08-06	Deposit - ACH Paid From Vain Treas 310 Xxva Insur 01Afd9	900.00	662.38
08-07	POS Debit- Debit Card 0057 08-06-20 El Pollo Mobile Las Vegas NV	25.97-	636.41
08-10	Transfer From Shares	62.96	699.37
08-10	POS Debit- Debit Card 0057 08-08-20 Experian* Credit R 479-3436237 CA	24.99-	674.38
08-10	POS Debit- Debit Card 0057 08-07-20 Target Las Vegas NV	42.27-	632.11
08-10	POS Debit - Debit Card 0057 Transaction 08-07-20 Wal-Mart Super Center Las Vegas (N) NV	146.69-	485.42
08-10	Transfer To Shares Gregory N Wilkins	60.00-	425.42
08-10	Transfer To Shares Adrienne Denise Fitts	150.00-	275.42
08-11	Deposit 08-10-20 Silver State Schools C Las Vegas NV	380.00	655.42
08-11	Intl Transaction Fee 08-10-20 Puzzlesocean.Com Central	0.47-	654.95
08-11	POS Debit- Debit Card 0057 08-10-20 Puzzlesocean.Com Central	46.98-	607.97
08-11	POS Debit - Debit Card 0057 Transaction 08-11-20 Smiths #4 3602 E Bonan Las Vegas NV	153.17-	454.80
08-12	POS Debit- Debit Card 0057 08-11-20 GEICO *auto MacOn DC	228.44-	226.36
08-13	POS Debit - Debit Card 0057 Transaction 08-12-20 Kems Sos Liquor Las Vegas NV	21.79-	204.57
08-13	POS Debit - Debit Card 0057 Transaction 08-13-20 Smiths #4 3602 E Bonan Las Vegas NV	49.29-	155.28
<b>08-13</b>	<b>Ending Balance</b>		<b>155.28</b>

Average Daily Balance - Current Cycle: \$454.59

Your account earned \$0.02, with an annual percentage yield earned of 0.06%, for the dividend period from 07-01-2020 through 07-31-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-31	ACH	250.00	07-31	POS	852.09
07-14	POS	64.92	07-31	POS	78.90
07-14	POS	250.00	08-03	POS	200.00
07-14	POS	2.39	08-03	POS	250.00
07-15	POS	42.30	08-03	POS	1,047.55
07-15	POS	56.90	08-07	POS	25.97
07-15	POS	97.00	08-10	POS	24.99
07-15	POS	250.00	08-10	POS	42.27
07-15	POS	24.99	08-10	POS	146.69
07-24	POS	58.12	08-11	POS	46.98
07-24	POS	33.50	08-11	POS	153.17
07-27	POS	36.99	08-12	POS	228.44
07-30	POS	123.91	08-13	POS	21.79
07-31	POS	280.00	08-13	POS	49.29
07-31	POS	350.00			



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

Statement Period  
07/14/20 - 08/13/20

Access No. 618771

**Statement of Account**  
For ADRIENNE DENISE FITTS

**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.