



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

Statement Period
11/28/20 - 12/27/20

Access No. 8533995

Statement of Account
For JEROME D KELLY

Checking

Campus Checking - 7042763941

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-28	Beginning Balance		113.74
11-30	POS Credit Adjustment 1651 Transaction 11-30-20 Postmates Inc. Visa Direct CA	4.50	118.24
11-30	POS Credit Adjustment 1651 Transaction 11-30-20 Cash App*cash Out Visa Direct CA	9.75	127.99
11-30	POS Debit - Debit Card 1651 Transaction 11-28-20 Sinaco Oil 3 COR Pomona CA	1.09-	126.90
11-30	POS Debit - Debit Card 1651 Transaction 11-28-20 Circle K 05245 6105 CI Pedley CA	6.75-	120.15
11-30	POS Debit - Debit Card 1651 Transaction 11-28-20 Circle K Stores Riverside CA	8.02-	112.13
11-30	POS Debit- Debit Card 1651 11-29-20 Zelle*eric Vera Visa Direct AZ	10.00-	102.13
11-30	POS Debit - Debit Card 1651 Transaction 11-27-20 Circle K Stores Riverside CA	10.00-	92.13
11-30	POS Debit - Debit Card 1651 Transaction 11-29-20 Arco42716001 Riverside CA	10.35-	81.78
11-30	POS Debit- Debit Card 1651 11-27-20 IN N Out Burger 04 Riverside CA	10.82-	70.96
11-30	POS Debit- Debit Card 1651 11-29-20 Tst* Diablos Miche Riverside CA	15.07-	55.89
11-30	POS Debit - Debit Card 1651 Transaction 11-29-20 Staterbros079 10370 AR Riverside CA	21.74-	34.15
11-30	POS Debit- Debit Card 1651 11-27-20 Cash App*raquel 8774174551 CA	30.00-	4.15
11-30	Dividend	0.01	4.16
12-01	POS Credit Adjustment 1651 Transaction 12-01-20 Cash App*cash Out Visa Direct CA	4.75	8.91
12-01	POS Credit Adjustment 1651 Transaction 12-01-20 Postmates Courier Visa Direct WI	7.02	15.93
12-01	POS Debit - Debit Card 1651 Transaction 11-30-20 Circle K 05245 6105 CI Pedley CA	7.40-	8.53
12-02	POS Credit Adjustment 1651 Transaction 12-01-20 Postmates Courier Visa Direct WI	7.21	15.74
12-02	POS Debit - Debit Card 1651 Transaction 12-01-20 Circle K Stores Riverside CA	1.07-	14.67
12-02	POS Debit - Debit Card 1651 Transaction 12-01-20 Circle K Stores Riverside CA	6.68-	7.99
12-02	POS Debit - Debit Card 1651 Transaction 12-01-20 Arco42253001 Riverside CA	7.35-	0.64

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(\$)
12-04	POS Credit Adjustment 1651 Transaction 12-04-20 Cash App*cash Out Visa Direct CA	9.75	10.39
12-04	POS Credit Adjustment 1651 Transaction 12-04-20 Dave Inc Visa Direct CA	20.00	30.39
12-04	Transfer From Shares Jerome D Kelly	36.05	66.44
12-07	POS Credit Adjustment 1651 Transaction 12-07-20 Postmates Courier Visa Direct WI	7.95	74.39
12-07	POS Credit Adjustment 1651 Transaction 12-07-20 Postmates Courier Visa Direct WI	9.83	84.22
12-07	POS Credit Adjustment 1651 Transaction 12-06-20 Postmates Inc. Visa Direct CA	11.10	95.32
12-07	POS Credit Adjustment 1651 Transaction 12-07-20 Cash App*cash Out Visa Direct CA	11.75	107.07
12-07	POS Credit Adjustment 1651 Transaction 12-07-20 Postmates Inc. Visa Direct CA	13.97	121.04
12-07	POS Credit Adjustment 1651 Transaction 12-07-20 Cash App*cash Out Visa Direct CA	24.62	145.66
12-07	POS Debit - Debit Card 1651 Transaction 12-04-20 Circle K Stores Riverside CA	3.65-	142.01
12-07	POS Debit - Debit Card 1651 Transaction 12-04-20 7-Eleven Jurupa Valley CA	7.00-	135.01
12-07	POS Debit- Debit Card 1651 12-04-20 Cash App*daniel Go 8774174551 CA	9.00-	126.01
12-07	POS Debit - Debit Card 1651 Transaction 12-06-20 Circle K Stores Riverside CA	11.00-	115.01
12-07	POS Debit - Debit Card 1651 Transaction 12-04-20 Bath & Body Works 3777 Riverside CA	21.64-	93.37
12-07	POS Debit - Debit Card 1651 Transaction 12-06-20 Staterbros090 7770 Lim Riverside CA	24.77-	68.60
12-07	POS Debit- Debit Card 1651 12-04-20 Zelle*eric Vera Visa Direct AZ	25.00-	43.60
12-08	POS Credit Adjustment 1651 Transaction 12-09-20 Postmates Inc. Visa Direct CA	12.14	55.74
12-08	POS Debit - Debit Card 1651 Transaction 12-07-20 Circle K Stores Riverside CA	5.00-	50.74
12-08	POS Debit - Debit Card 1651 Transaction 12-07-20 Circle K Stores Riverside CA	6.78-	43.96
12-08	POS Debit - Debit Card 1651 Transaction 12-07-20 Food 4 Less #134 4250 Riverside CA	10.00-	33.96
12-08	POS Debit - Debit Card 1651 Transaction 12-07-20 Circle K Stores Riverside CA	10.35-	23.61
12-09	POS Credit Adjustment 1651 Transaction 12-09-20 Zelle*eric Vera Visa Direct AZ	8.57	32.18
12-09	POS Debit- Debit Card 1651 12-07-20 Jack IN The Box 33 Riverside CA	10.09-	22.09
12-09	POS Debit - Debit Card 1651 Transaction 12-08-20 Circle K Stores Riverside CA	12.04-	10.05
12-10	POS Credit Adjustment 1651 Transaction 12-10-20 Postmates Courier Visa Direct WI	19.97	30.02
12-11	Transfer From Shares Jerome D Kelly	34.45	64.47
12-11	POS Debit - Debit Card 1651 Transaction 12-10-20 Circle K Stores Riverside CA	1.39-	63.08
12-11	POS Debit- Debit Card 1651 12-09-20 IN N Out Burger 13 Anaheim CA	8.57-	54.51
12-11	POS Debit - Debit Card 1651 Transaction 12-10-20 Circle K 05245 6105 CI Pedley CA	18.35-	36.16
12-14	Deposit	600.00	636.16
12-14	POS Debit- Debit Card 1651 12-10-20 Chick-Fil-A #03791 Riverside CA	0.24-	635.92
12-14	POS Debit - Debit Card 1651 Transaction 12-12-20 Circle K Stores Riverside CA	1.39-	634.53
12-14	POS Debit- Debit Card 1651 12-11-20 Del Taco 0217 Riverside CA	2.56-	631.97
12-14	POS Debit- Debit Card 1651 12-11-20 Pp*espressotod Temecula CA	6.50-	625.47
12-14	POS Debit- Debit Card 1651 12-11-20 Zelle*eric Vera Visa Direct AZ	25.00-	600.47
12-14	Cash Withdrawal	225.00-	375.47
12-15	POS Debit- Debit Card 1651 12-15-20 Dave Inc Los Angeles CA	23.99-	351.48
12-16	POS Credit Adjustment 1651 Transaction 12-16-20 Postmates Inc. Visa Direct CA	17.93	369.41
12-16	POS Credit Adjustment 1651 Transaction 12-16-20 Dave Inc Visa Direct CA	75.00	444.41
12-16	Transfer To Checking	200.00-	244.41



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For JEROME D KELLY

Campus Checking - 7042763941

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Linette M Kimbrough		
12-17	POS Debit- Debit Card 1651 12-16-20 Farmer Boys - 2901 Riverside CA	4.01-	240.40
12-17	POS Debit- Debit Card 1651 12-16-20 Cash App*Lucio Zar 8774174551 CA	7.00-	233.40
12-17	POS Debit- Debit Card 1651 12-15-20 Del Taco 0217 Riverside CA	8.81-	224.59
12-17	POS Debit- Debit Card 1651 12-16-20 Carls Jr 1100809 Anaheim CA	12.37-	212.22
12-17	POS Debit - Debit Card 1651 Transaction 12-16-20 Staterbros090 7770 Lim Riverside CA	25.99-	186.23
12-18	ATM Withdrawal 12-17-20 Schoolsfirst Rubidoux CA	60.00-	126.23
12-18	POS Debit- Debit Card 1651 12-17-20 Farmer Boys - 2901 Riverside CA	4.01-	122.22
12-18	POS Debit- Debit Card 1651 12-18-20 Dave Inc Los Angeles CA	87.49-	34.73
12-21	POS Credit Adjustment 1651 Transaction 12-21-20 Postmates Inc. Visa Direct CA	7.86	42.59
12-21	POS Credit Adjustment 1651 Transaction 12-19-20 Dave Inc Visa Direct CA	75.00	117.59
12-21	POS Debit - Debit Card 1651 Transaction 12-19-20 Circle K Stores Riverside CA	3.65-	113.94
12-21	POS Debit- Debit Card 1651 12-19-20 Farmer Boys - Rubi Jurupa Valley CA	3.98-	109.96
12-21	POS Debit- Debit Card 1651 12-17-20 Jack IN The Box 35 Rubidoux CA	5.79-	104.17
12-21	POS Debit- Debit Card 1651 12-19-20 Del Taco 0217 Riverside CA	7.10-	97.07
12-21	POS Debit- Debit Card 1651 12-19-20 Jack IN The Box 31 Riverside CA	11.92-	85.15
12-21	POS Debit- Debit Card 1651 12-19-20 Farmer Boys - Rubi Jurupa Valley CA	12.49-	72.66
12-21	POS Debit- Debit Card 1651 12-19-20 Gtl*inmate Phone S 877-650-4249 VA	15.00-	57.66
12-21	POS Debit - Debit Card 1651 Transaction 12-18-20 Arco42250001 Riverside CA	15.35-	42.31
12-21	POS Debit- Debit Card 1651 12-20-20 Cash App*chris 8774174551 CA	31.00-	11.31
12-22	Deposit	150.00	161.31
12-22	POS Debit - Debit Card 1651 Transaction 12-21-20 Circle K Stores Riverside CA	11.07-	150.24
12-24	POS Debit- Debit Card 1651 12-23-20 Rubidoux Community 951-684-7580 CA	150.00-	0.24
12-27	Ending Balance		0.24

Average Daily Balance - Current Cycle: \$74.36
Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 11-01-2020 through 11-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-30	POS	1.09	12-11	POS	8.57
11-30	POS	6.75	12-11	POS	18.35
11-30	POS	8.02	12-14	POS	0.24
11-30	POS	10.00	12-14	POS	1.39
11-30	POS	10.00	12-14	POS	2.56
11-30	POS	10.35	12-14	POS	6.50
11-30	POS	10.82	12-14	POS	25.00
11-30	POS	15.07	12-15	POS	23.99
11-30	POS	21.74	12-17	POS	4.01
11-30	POS	30.00	12-17	POS	7.00
12-01	POS	7.40	12-17	POS	8.81
12-02	POS	1.07	12-17	POS	12.37
12-02	POS	6.68	12-17	POS	25.99
12-02	POS	7.35	12-18	POS	4.01
12-07	POS	3.65	12-18	POS	87.49
12-07	POS	7.00	12-21	POS	3.65
12-07	POS	9.00	12-21	POS	3.98
12-07	POS	11.00	12-21	POS	5.79
12-07	POS	21.64	12-21	POS	7.10
12-07	POS	24.77	12-21	POS	11.92
12-07	POS	25.00	12-21	POS	12.49
12-08	POS	5.00	12-21	POS	15.00
12-08	POS	6.78	12-21	POS	15.35
12-08	POS	10.00	12-21	POS	31.00
12-08	POS	10.35	12-22	POS	11.07
12-09	POS	10.09	12-24	POS	150.00
12-09	POS	12.04	12-18	ATMO	60.00
12-11	POS	1.39			



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For JEROME D KELLY

Savings

Membership Savings - 3055524031

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-28	Beginning Balance		5.00
12-04	Deposit - ACH Paid From Gigwage Credit 01Afd1	36.05	41.05
12-04	Transfer To Checking Jerome D Kelly	36.05-	5.00
12-11	Deposit - ACH Paid From Gigwage Credit 01Afd1	34.45	39.45
12-11	Transfer To Checking Jerome D Kelly	34.45-	5.00
12-24	Deposit - ACH Paid From Gigwage Credit 01Afd1	77.72	82.72
12-27	Ending Balance		82.72

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.