





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

Statement Period  
07/22/20 - 08/21/20

Access No. 9544768

**Statement of Account**  
For JESUS R SOLTERO

**Checking**

**Campus Checking - 7093152200**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-22	Beginning Balance		3.00-
07-22	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	248.13	245.13
07-22	POS Debit- Debit Card 2325 07-21-20 Bumble Help Bumble 207-0990939 CA	1.99-	243.14
07-22	POS Debit- Debit Card 2325 07-21-20 Bumble Help Bumble 207-0990939 CA	2.99-	240.15
07-22	POS Debit- Debit Card 2325 07-19-20 Onlyfans 8886880458 IL	9.00-	231.15
07-22	Paid To - Earnin Active Paymentret Chk 12114039	8.50-	222.65
07-22	Paid To - Earnin Active Paymentret Chk 12114039	93.00-	129.65
07-22	Paid To - Earnin Active Paymentret Chk 12114039	100.00-	29.65
07-24	Transfer From Checking David M Soltero	3.00	32.65
07-24	POS Debit - Debit Card 2325 Transaction 07-23-20 Cardenas Market Ontario CA	23.50-	9.15
07-27	POS Debit - Debit Card 2325 Transaction 07-24-20 Vons #1914 Rancho Cucamo CA	6.79-	2.36
07-27	POS Debit- Debit Card 2325 07-26-20 7-Eleven 33308 Rancho Cucamo CA	25.00-	22.64-
07-27	POS Debit- Debit Card 2325 07-23-20 7-Eleven 33308 Rancho Cucamo CA	25.16-	47.80-
07-28	Returned Item Fee 2800008	29.00-	76.80-
07-29	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	435.49	358.69
07-29	Paid To - Brigit.com Membership Chk 8410676	9.99-	348.70
07-29	Paid To - Brigit.com Protection Chk 8410676	50.00-	298.70
07-29	Paid To - Charter Communic Charter CO Chk 2800008	129.44-	169.26
07-30	ATM Withdrawal 07-29-20 7Eleven-FC Rancho Cucamo CA	160.00-	9.26
07-31	POS Debit - Debit Card 2325 Transaction 07-30-20 Albertsons #3520 Rancho Cucamo CA	8.11-	1.15
07-31	Dividend	0.01	1.16
08-03	POS Credit Adjustment 2325 Transaction 08-02-20 Earnin-Activehours Visa Direct CA	14.00	15.16
08-03	POS Credit Adjustment 2325 Transaction 08-01-20 Earnin-Activehours Visa Direct CA	18.00	33.16
08-03	POS Credit Adjustment 2325 Transaction 08-01-20 Earnin-Activehours Visa Direct CA	22.00	55.16

**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 of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-03	POS Credit Adjustment 2325 Transaction 08-01-20 Earnin-Activehours Visa Direct CA	40.00	95.16
08-03	POS Credit Adjustment 2325 Transaction 07-31-20 Earnin-Activehours Visa Direct CA	46.00	141.16
08-03	POS Credit Adjustment 2325 Transaction 08-02-20 Albert Instant Visa Direct CA	50.00	191.16
08-03	POS Credit Adjustment 2325 Transaction 07-31-20 Brigit Visa Direct Ny	50.00	241.16
08-03	POS Credit Adjustment 2325 Transaction 08-01-20 Earnin-Activehours Visa Direct CA	60.00	301.16
08-03	POS Debit - Debit Card 2325 Transaction 07-31-20 Vons #2147 Rancho Cucamo CA	1.01-	300.15
08-03	POS Debit - Debit Card 2325 Transaction 07-31-20 Vons #2147 Rancho Cucamo CA	1.59-	298.56
08-03	POS Debit - Debit Card 2325 Transaction 08-01-20 Vons #2147 Rancho Cucamo CA	1.59-	296.97
08-03	POS Debit - Debit Card 2325 Transaction 08-01-20 Vons #2147 Rancho Cucamo CA	1.76-	295.21
08-03	POS Debit - Debit Card 2325 Transaction 08-02-20 Vons #2147 Rancho Cucamo CA	2.29-	292.92
08-03	POS Debit - Debit Card 2325 Transaction 07-31-20 Dbm Mg Petroleum Rancho Cucamo CA	3.53-	289.39
08-03	POS Debit- Debit Card 2325 07-31-20 Cash App*marisol B 8774174551 CA	10.00-	279.39
08-03	POS Debit- Debit Card 2325 07-31-20 McDonald's M2501 O Rch Cucamonga CA	11.51-	267.88
08-03	POS Debit- Debit Card 2325 07-31-20 Onlyfans.Com 8886880458 IL	15.00-	252.88
08-03	POS Debit- Debit Card 2325 07-31-20 Onlyfans.Com 8886880458 IL	20.00-	232.88
08-03	POS Debit - Debit Card 2325 Transaction 08-01-20 CVS/Pharm 09723--11428 Rancho Cucamo CA	29.00-	203.88
08-03	POS Debit - Debit Card 2325 Transaction 07-31-20 Vons #2147 Rancho Cucamo CA	30.38-	173.50
08-03	POS Debit- Debit Card 2325 08-01-20 Doordash*wingstop Www.Doordash. CA	48.54-	124.96
08-03	POS Debit- Debit Card 2325 08-02-20 Global Lending Ser 877-315-6070 GA	50.00-	74.96
08-03	POS Debit- Debit Card 2325 08-02-20 Global Lending Ser 877-315-6070 GA	70.00-	4.96
08-03	Returned Item Fee 9100001	29.00-	24.04-
08-04	POS Credit Adjustment 2325 Transaction 08-03-20 Onlyfans.Com	17.00	7.04-
08-04	POS Debit - Debit Card 2325 Transaction 08-03-20 Vons #2147 Rancho Cucamo CA	1.59-	8.63-
08-05	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	764.68	756.05
08-05	Paid To - Earnin Active Paymentret Chk 12114039	43.00-	713.05
08-05	Paid To - Earnin Active Paymentret Chk 12114039	61.00-	652.05
08-05	Paid To - Earnin Active Paymentret Chk 12114039	103.00-	549.05
08-06	POS Credit Adjustment 2325 Transaction 08-06-20 Branch Messenger Visa Direct MN	0.05	549.10
08-06	POS Credit Adjustment 2325 Transaction 08-06-20 Earnin-Activehours Visa Direct CA	34.00	583.10
08-06	POS Credit Adjustment 2325 Transaction 08-06-20 Earnin-Activehours Visa Direct CA	41.00	624.10
08-06	Transfer To Checking David M Soltero	330.00-	294.10
08-07	POS Credit Adjustment 2325 Transaction 08-07-20 Earnin-Activehours Visa Direct CA	16.00	310.10
08-07	POS Credit Adjustment 2325 Transaction 08-07-20 Floatme Visa Direct TX	20.00	330.10
08-07	POS Credit Adjustment 2325 Transaction 08-07-20 Earnin-Activehours Visa Direct CA	59.00	389.10
08-07	POS Debit - Debit Card 2325 Transaction 08-06-20 Vons #2147 Rancho Cucamo CA	4.64-	384.46
08-07	POS Debit- Debit Card 2325 08-06-20 Doordash Dashpass 6506819470 CA	9.99-	374.47
08-07	POS Debit- Debit Card 2325 08-06-20 Amzn Mktp Us*mf3P7 Amzn.Com/Bill WA	17.23-	357.24
08-07	POS Debit- Debit Card 2325 08-06-20 Doordash*jack IN T Www.Doordash. CA	19.96-	337.28
08-07	POS Debit- Debit Card 2325 08-06-20 Albert Instant 844-8919309 CA	54.99-	282.29
08-10	POS Credit Adjustment 2325 Transaction 08-07-20 Albert Instant Visa Direct CA	50.00	332.29
08-10	Intl Transaction Fee 08-08-20 Of* Veronicarosexo London	0.08-	332.21
08-10	POS Debit - Debit Card 2325 Transaction 08-07-20 Vons #2147 Rancho Cucamo CA	2.11-	330.10
08-10	POS Debit - Debit Card 2325 Transaction 08-07-20 Vons #2147 Rancho Cucamo CA	2.54-	327.56
08-10	POS Debit - Debit Card 2325 Transaction 08-08-20 Vons #2147 Rancho Cucamo CA	3.97-	323.59
08-10	POS Debit- Debit Card 2325 08-08-20 McDonald's M2501 O Rch Cucamonga CA	4.31-	319.28



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**Statement of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-10	POS Debit- Debit Card 2325 08-07-20 Of* Veronicarosexo London	8.00-	311.28
08-10	POS Debit- Debit Card 2325 08-09-20 7-Eleven 33308 Rancho Cucamo CA	25.03-	286.25
08-10	POS Debit- Debit Card 2325 08-07-20 Global Lending Ser 877-315-6070 GA	37.00-	249.25
08-10	POS Debit- Debit Card 2325 08-08-20 Www.Boxlunchgives. 855-463-3646 CA	69.93-	179.32
08-10	POS Debit- Debit Card 2325 08-07-20 Global Lending Ser 877-315-6070 GA	200.00-	20.68-
08-10	Returned Item Fee 9100001	29.00-	49.68-
08-11	POS Debit - Debit Card 2325 Transaction 08-10-20 Vons #2147 Rancho Cucamo CA	3.18-	52.86-
08-11	Returned Item Fee 9100001	29.00-	81.86-
08-12	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	324.42	242.56
08-12	Paid To - Earnin Active Paymentret Chk 12114039	41.00-	201.56
08-12	Paid To - Brigit.com Protection Chk 8410676	50.00-	151.56
08-12	Paid To - Earnin Active Paymentret Chk 12114039	51.00-	100.56
08-12	Paid To - Earnin Active Paymentret Chk 12114039	59.00-	41.56
08-13	POS Credit Adjustment 2325 Transaction 08-13-20 Earnin-Activehours Visa Direct CA	100.00	141.56
08-13	POS Debit- Debit Card 2325 08-13-20 Spotify USA 877-7781161 Ny	14.99-	126.57
08-14	POS Credit Adjustment 2325 Transaction 08-13-20 Floatme Visa Direct TX	20.00	146.57
08-14	POS Credit Adjustment 2325 Transaction 08-14-20 Earnin-Activehours Visa Direct CA	50.00	196.57
08-14	POS Credit Adjustment 2325 Transaction 08-13-20 Brigit Visa Direct Ny	50.00	246.57
08-14	POS Debit- Debit Card 2325 08-13-20 Onlyfans.Com 8886880458 IL	9.10-	237.47
08-14	POS Debit- Debit Card 2325 08-13-20 Apple.Com/Bill 866-712-7753 CA	15.99-	221.48
08-14	POS Debit- Debit Card 2325 08-13-20 Onlyfans.Com 8886880458 IL	20.00-	201.48
08-14	POS Debit- Debit Card 2325 08-13-20 Floatme 956-4510365 TX	24.00-	177.48
08-14	POS Debit- Debit Card 2325 08-13-20 Albert Instant 844-8919309 CA	54.99-	122.49
08-14	POS Debit - Debit Card 2325 Transaction 08-13-20 Vons #2147 Rancho Cucamo CA	69.26-	53.23
08-17	POS Credit Adjustment 2325 Transaction 08-15-20 Albert Instant Visa Direct CA	50.00	103.23
08-17	POS Debit - Debit Card 2325 Transaction 08-14-20 Vons #2147 Rancho Cucamo CA	1.90-	101.33
08-17	POS Debit - Debit Card 2325 Transaction 08-15-20 Vons #2147 Rancho Cucamo CA	2.71-	98.62
08-17	POS Debit - Debit Card 2325 Transaction 08-15-20 Vons #2147 Rancho Cucamo CA	4.75-	93.87
08-17	POS Debit - Debit Card 2325 Transaction 08-14-20 Vons #2147 Rancho Cucamo CA	10.68-	83.19
08-17	POS Debit- Debit Card 2325 08-13-20 McDonald's M2501 O Rch Cucamonga CA	12.90-	70.29
08-17	POS Debit- Debit Card 2325 08-14-20 Taco Bell 028448 Rancho Cucamo CA	12.92-	57.37
08-17	POS Debit- Debit Card 2325 08-15-20 McDonald's M2501 O Rch Cucamonga CA	15.93-	41.44
08-17	POS Debit- Debit Card 2325 08-15-20 Onlyfans.Com 8886880458 IL	40.00-	1.44
08-17	Returned Item Fee 2800008	29.00-	27.56-
08-18	POS Debit- Debit Card 2325 08-16-20 7-Eleven 33308 Rancho Cucamo CA	25.00-	52.56-
08-19	Deposit - ACH Paid From The Vons Compani Payroll 01Afd1	383.58	331.02
08-19	Paid To - Brigit.com Protection Chk 8410676	50.00-	281.02
08-19	Paid To - Earnin Active Paymentret Chk 12114039	50.00-	231.02
08-19	Paid To - Earnin Active Paymentret Chk 12114039	101.00-	130.02
08-20	POS Credit Adjustment 2325 Transaction 08-20-20 Earnin-Activehours Visa Direct CA	100.00	230.02
08-20	POS Debit- Debit Card 2325 08-20-20 Albert Instant 844-8919309 CA	54.99-	175.03
08-21	POS Credit Adjustment 2325 Transaction 08-20-20 Floatme Visa Direct TX	20.00	195.03
08-21	POS Credit Adjustment 2325 Transaction 08-20-20 Earnin-Activehours Visa Direct CA	50.00	245.03
08-21	POS Credit Adjustment 2325 Transaction 08-21-20 Albert Instant Visa Direct CA	50.00	295.03
08-21	POS Debit - Debit Card 2325 Transaction 08-20-20 Vons #2147 Rancho Cucamo CA	1.84-	293.19
08-21	POS Debit - Debit Card 2325 Transaction 08-20-20 Vons #2147 Rancho Cucamo CA	3.10-	290.09
08-21	POS Debit - Debit Card 2325 Transaction 08-20-20 Vons #2147 Rancho Cucamo CA	3.59-	286.50
08-21	POS Debit- Debit Card 2325 08-21-20 Microsoft*xbox Msbill.Info WA	4.99-	281.51
08-21	POS Debit- Debit Card 2325 08-20-20 Microsoft*xbox Msbill.Info WA	8.99-	272.52
08-21	POS Debit- Debit Card 2325 08-20-20 Fiv*royal Panda Rch Cucamonga CA	9.72-	262.80



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**Statement of Account**  
For JESUS R SOLTERO

**Campus Checking - 7093152200**

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-21	POS Debit- Debit Card 2325 08-20-20 Floatme 956-4510365 TX	24.00-	238.80
08-21	POS Debit- Debit Card 2325 08-21-20 Microsoft*xbox Msbill.Info WA	79.99-	158.81
<b>08-21</b>	<b>Ending Balance</b>		<b>158.81</b>

Average Daily Balance - Current Cycle: \$76.82

Your account earned \$0.01, with an annual percentage yield earned of 0.09%, for the dividend period from 07-01-2020 through 07-31-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-22	ACH	8.50	08-07	POS	19.96
07-22	ACH	93.00	08-07	POS	54.99
07-22	ACH	100.00	08-07	POS	4.64
07-29	ACH	9.99	08-07	POS	9.99
07-29	ACH	50.00	08-10	POS	69.93
07-29	ACH	129.44	08-10	POS	200.00
08-05	ACH	43.00	08-10	POS	2.11
08-05	ACH	61.00	08-10	POS	2.54
08-05	ACH	103.00	08-10	POS	3.97
08-12	ACH	41.00	08-10	POS	4.31
08-12	ACH	50.00	08-10	POS	8.00
08-12	ACH	51.00	08-10	POS	25.03
08-12	ACH	59.00	08-10	POS	37.00
08-19	ACH	50.00	08-11	POS	3.18
08-19	ACH	50.00	08-13	POS	14.99
08-19	ACH	101.00	08-14	POS	24.00
07-22	POS	2.99	08-14	POS	54.99
07-22	POS	9.00	08-14	POS	69.26
07-22	POS	1.99	08-14	POS	9.10
07-24	POS	23.50	08-14	POS	15.99
07-27	POS	25.00	08-14	POS	20.00
07-27	POS	25.16	08-17	POS	10.68
07-27	POS	6.79	08-17	POS	12.90
07-31	POS	8.11	08-17	POS	12.92
08-03	POS	29.00	08-17	POS	15.93
08-03	POS	30.38	08-17	POS	40.00
08-03	POS	48.54	08-17	POS	1.90
08-03	POS	50.00	08-17	POS	2.71
08-03	POS	70.00	08-17	POS	4.75
08-03	POS	1.01	08-18	POS	25.00
08-03	POS	1.59	08-20	POS	54.99
08-03	POS	1.59	08-21	POS	1.84
08-03	POS	1.76	08-21	POS	3.10
08-03	POS	2.29	08-21	POS	3.59
08-03	POS	3.53	08-21	POS	4.99
08-03	POS	10.00	08-21	POS	8.99
08-03	POS	11.51	08-21	POS	9.72
08-03	POS	15.00	08-21	POS	24.00
08-03	POS	20.00	08-21	POS	79.99
08-04	POS	1.59	07-30	ATMO	160.00
08-07	POS	17.23			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$145.00	\$290.00

\*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(\$)
07-22	Beginning Balance		0.00
<b>No Transactions This Period</b>			
<b>08-21</b>	<b>Ending Balance</b>		<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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**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.