



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

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

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

Checking

EveryDay Checking - 7103281379

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-11	Beginning Balance		8.16
08-11	POS Credit Adjustment 7305 Transaction 08-11-20 Albert Instant Visa Direct CA	50.00	58.16
08-11	POS Debit- Debit Card 7305 08-10-20 Usa*canteen Vendin Vista CA	1.00-	57.16
08-12	POS Debit- Debit Card 7305 08-11-20 Cash App*dalawn MO 8774174551 CA	50.00-	7.16
08-18	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	766.44	773.60
08-19	POS Credit Adjustment 7305 Transaction 08-18-20 Venmo*whitted Kail New York City Ny	123.75	897.35
08-19	POS Credit Adjustment 7305 Transaction 08-18-20 Venmo*whitted Kail New York City Ny	123.75	1,021.10
08-19	POS Debit- Debit Card 7305 08-18-20 Old Navy US 4517 Escondido CA	18.43-	1,002.67
08-19	POS Debit - Debit Card 7305 Transaction 08-18-20 Target T- 280 E Via Ra Escondido CA	19.65-	983.02
08-19	POS Debit - Debit Card 7305 Transaction 08-18-20 Sprouts Farmers San Diego CA	33.92-	949.10
08-19	POS Debit- Debit Card 7305 08-19-20 Venmo* Visa Direct Ny	125.00-	824.10
08-19	POS Debit- Debit Card 7305 08-19-20 Venmo* Visa Direct Ny	125.00-	699.10
08-19	POS Debit- Debit Card 7305 08-18-20 Cash App*dalawn MO 8774174551 CA	155.00-	544.10
08-19	Transfer To Shares Kailah J Whitted	524.00-	20.10
08-20	Deposit 08-20-20 Fcew Rancho Bernado, Sndgo	60.00	80.10
08-20	POS Debit- Debit Card 7305 08-18-20 Cash App*tatyanna 8774174551 CA	20.00-	60.10
08-20	Returned Item Fee 9100001	29.00-	31.10
08-20	Returned Item Fee 9601693	29.00-	2.10
08-21	POS Debit - Debit Card 7305 Transaction 08-20-20 Target T- 280 E Via Ra Escondido CA	10.11-	8.01-
08-21	POS Debit - Debit Card 7305 Transaction 08-20-20 Old Navy US 4517 Escondido CA	46.84-	54.85-
08-24	Deposit 08-23-20 Fcvi Black Mountain ATM3,CA	120.00	65.15

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
08/11/20 - 09/10/20

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

EveryDay Checking - 7103281379

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-24	Transfer From Shares 08-23-20 Fcvi Black Mountain ATM3,CA	18.00	83.15
08-24	POS Debit- Debit Card 7305 08-24-20 Visible 866-331-3527 CO	35.00-	48.15
08-25	POS Debit- Debit Card 7305 08-24-20 Apple.Com/Bill 408-974-1010 CA	4.99-	43.16
08-25	POS Debit- Debit Card 7305 08-23-20 Loving Hut San Diego CA	15.47-	27.69
08-25	Paid To - Albert Instant Edi Pymnts Chk 9100001	13.00-	14.69
08-26	POS Debit- Debit Card 7305 08-25-20 Sonic Drive IN# 63 San Marcos CA	7.29-	7.40
08-26	Returned Item Fee 9100001	29.00-	21.60-
08-27	POS Credit Adjustment 7305 Transaction 08-27-20 Venmo*whitted Kail New York City Ny	59.40	37.80
08-27	Transfer To Shares Kailah J Whitted	41.80-	4.00-
08-28	POS Debit- Debit Card 7305 08-27-20 Fusion Lounge San Diego CA	25.00-	29.00-
08-31	Returned Item Fee 9601693	29.00-	58.00-
09-01	Transfer From Shares	2.31	55.69-
09-01	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	1,147.55	1,091.86
09-01	Paid To - Earnin Active Paymentret Chk 12114039	155.00-	936.86
09-02	POS Credit Adjustment 7305 Transaction 09-02-20 Earnin-Activehours Visa Direct CA	50.00	986.86
09-02	Transfer To Shares Kailah J Whitted	900.00-	86.86
09-03	POS Credit Adjustment 7305 Transaction 09-02-20 Earnin-Activehours Visa Direct CA	50.00	136.86
09-03	Transfer From Shares Kailah J Whitted	100.00	236.86
09-03	Transfer From Shares Kailah J Whitted	250.00	486.86
09-03	POS Debit - Debit Card 7305 Transaction 09-02-20 Trader Joe's # 023 San Diego CA	35.35-	451.51
09-03	POS Debit - Debit Card 7305 Transaction 09-02-20 Trader Joe's # 105 Escondido CA	39.73-	411.78
09-03	Paid To - Albert Genius Edi Pymnts Chk 9100001	5.00-	406.78
09-03	Paid To - Floatme Db Online Pmt Chk 9601693	24.00-	382.78
09-04	Credit Card Cash Advance	50.00	432.78
09-04	Transfer From Shares Kailah J Whitted	100.00	532.78
09-04	POS Debit- Debit Card 7305 09-03-20 Cash App*dalawn MO 8774174551 CA	100.00-	432.78
09-04	POS Debit- Debit Card 7305 09-03-20 Venmo* Visa Direct Ny	250.00-	182.78
09-04	Transfer To Shares Kailah J Whitted	32.78-	150.00
09-04	Transfer To Shares Kailah J Whitted	50.00-	100.00
09-08	POS Credit Adjustment 7305 Transaction 09-08-20 Floatme Visa Direct TX	20.00	120.00
09-08	POS Credit Adjustment 7305 Transaction 09-05-20 Venmo*whitted Kail New York City Ny	99.00	219.00
09-08	Deposit - ACH Paid From Bank Of America Fndtrnsfr 01Afd2	15.15	234.15
09-08	Transfer From Shares Kailah J Whitted	25.00	259.15
09-08	Transfer From Shares Kailah J Whitted	55.00	314.15
09-08	POS Debit- Debit Card 7305 09-04-20 Laz SD 140442 San Diego CA	8.00-	306.15



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

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

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

EveryDay Checking - 7103281379

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-08	POS Debit- Debit Card 7305 09-04-20 Karl Strauss Brewi San Diego CA	31.73-	274.42
09-08	POS Debit - Debit Card 7305 Transaction 09-04-20 Food City Market San Diego CA	77.01-	197.41
09-08	POS Debit- Debit Card 7305 09-05-20 Cash App*dalawn MO 8774174551 CA	100.00-	97.41
09-08	Transfer To Shares Kailah J Whitted	20.00-	77.41
09-08	Transfer To Shares Kailah J Whitted	62.26-	15.15
09-09	POS Debit- Debit Card 7305 09-08-20 Apple.Com/Bill 866-712-7753 CA	2.99-	12.16
09-09	POS Debit- Debit Card 7305 09-08-20 Apple.Com/Bill 866-712-7753 CA	5.99-	6.17
09-10	Deposit 09-10-20 Fcq1 Escondido, CA Rmt	140.00	146.17
09-10	Transfer From Shares 09-09-20 Fcq2 Escondido, CA Rmt	20.00	166.17
09-10	POS Debit- Debit Card 7305 09-08-20 Carl's Jr Vista CA	3.24-	162.93
09-10	Transfer To Shares Kailah J Whitted	22.95-	139.98
09-10	Transfer To Shares Kailah J Whitted	23.95-	116.03
09-10	Ending Balance		116.03
YTD Fed Tax Withheld	0.01		

Average Daily Balance - Current Cycle: \$82.82

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-25	ACH	13.00	08-25	POS	4.99
09-01	ACH	155.00	08-25	POS	15.47
09-03	ACH	5.00	08-26	POS	7.29
09-03	ACH	24.00	08-28	POS	25.00
08-11	POS	1.00	09-03	POS	35.35
08-12	POS	50.00	09-03	POS	39.73
08-19	POS	125.00	09-04	POS	100.00
08-19	POS	155.00	09-04	POS	250.00
08-19	POS	18.43	09-08	POS	8.00
08-19	POS	19.65	09-08	POS	31.73
08-19	POS	33.92	09-08	POS	77.01
08-19	POS	125.00	09-08	POS	100.00
08-20	POS	20.00	09-09	POS	2.99
08-21	POS	10.11	09-09	POS	5.99
08-21	POS	46.84	09-10	POS	3.24
08-24	POS	35.00			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$116.00	\$116.00

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

Savings

Membership Savings - 3126072556

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-11	Beginning Balance		353.71
08-17	Withdrawal By Cash 08-14-20 Fcew Rancho Bernado, Sndgo	140.00-	213.71
08-19	Transfer From Checking Kailah J Whitted	524.00	737.71
08-19	Withdrawal By Cash	150.00-	587.71
08-20	Withdrawal By Cash 08-20-20 Fcew Rancho Bernado, Sndgo	280.00-	307.71
08-21	Withdrawal By Cash 08-20-20 Cardtronics C2S San Diego CA	83.25-	224.46



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

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

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

Membership Savings - 3126072556

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-21	ATM Fee 08-20-20 Cardtronics C2S San Diego CA	1.00-	223.46
08-24	Transfer To Checking 08-23-20 Fcvi Black Mountain ATM3,CA	18.00-	205.46
08-27	Transfer From Checking Kailah J Whitted	41.80	247.26
08-27	Withdrawal By Cash 08-27-20 Fcew Rancho Bernado, Sndgo	40.00-	207.26
08-31	Federal Withholding	0.02-	207.24
08-31	Dividend	0.07	207.31
09-01	Transfer To Checking	2.31-	205.00
09-02	Transfer From Checking Kailah J Whitted	900.00	1,105.00
09-02	Withdrawal By Cash 09-02-20 Fcew Rancho Bernado, Sndgo	200.00-	905.00
09-02	Transfer To Credit Card Kailah J Whitted	200.00-	705.00
09-03	Transfer To Checking Kailah J Whitted	100.00-	605.00
09-03	Transfer To Checking Kailah J Whitted	250.00-	355.00
09-04	Transfer From Checking Kailah J Whitted	32.78	387.78
09-04	Transfer From Checking Kailah J Whitted	50.00	437.78
09-04	Transfer To Checking Kailah J Whitted	100.00-	337.78
09-08	Transfer From Checking Kailah J Whitted	20.00	357.78
09-08	Transfer From Checking Kailah J Whitted	62.26	420.04
09-08	Withdrawal By Cash 09-05-20 Fcew Rancho Bernado, Sndgo	50.00-	370.04
09-08	Withdrawal By Cash 09-05-20 Usaacatm19 Rancho Bernar CA	63.00-	307.04
09-08	Transfer To Checking Kailah J Whitted	25.00-	282.04
09-08	Transfer To Checking Kailah J Whitted	55.00-	227.04
09-08	ATM Fee 09-05-20 Usaacatm19 Rancho Bernar CA	1.00-	226.04
09-10	Transfer From Checking Kailah J Whitted	22.95	248.99
09-10	Transfer From Checking Kailah J Whitted	23.95	272.94
09-10	Withdrawal By Cash 09-10-20 Fcew Rancho Bernado, Sndgo	20.00-	252.94
09-10	Transfer To Checking 09-09-20 Fcq2 Escondido, CA Rmt	20.00-	232.94
09-10	Ending Balance		232.94
YTD Fed Tax Withheld	0.04		

Your account earned \$0.07, with an annual percentage yield earned of 0.26%, for the dividend period from 08-01-2020 through 08-31-2020



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

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

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

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.