





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

Statement Period  
10/21/20 - 11/20/20

Access No. 3416496

**Statement of Account**  
For LINETTE M KIMBROUGH

**Checking**

**EveryDay Checking - 7090746491**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-21	Beginning Balance		451.58
10-21	Transfer To Checking DE Janette L Royal	405.00-	46.58
10-26	Transfer To Checking DE Janette L Royal	16.00-	30.58
10-26	Transfer To Checking Jerome D Kelly	30.00-	0.58
10-28	Deposit	205.00	205.58
10-28	Transfer To Checking DE Janette L Royal	205.00-	0.58
11-02	Transfer From Checking Miracle S Gilliam	63.00	63.58
11-02	Transfer From Checking DE Janette L Royal	76.54	140.12
11-02	ATM Withdrawal 10-31-20 Fcaj March Arb, CA	200.00-	59.88-
11-02	Transfer To Checking Miracle S Gilliam	25.00-	84.88-
11-03	POS Debit- Debit Card 6187 11-02-20 Cash App*Iarhonda 8774174551 CA	140.00-	224.88-
11-05	Adjustment - CR	1.00	223.88-
11-05	Transfer From Shares Miracle S Gilliam	320.00	96.12
11-05	Transfer From Shares Miracle S Gilliam	400.00	496.12
11-05	Transfer From Shares Miracle S Gilliam	400.00	896.12
11-05	Transfer From Checking	500.00	1,396.12

**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(\$)
	Jerome D Kelly		
11-06	ATM Fee - Withdrawal 11-05-20 60344Casmisanmi Highland CA	1.00-	1,395.12
11-06	ATM Fee - Withdrawal 11-05-20 60344Casmisanmi Highland CA	1.00-	1,394.12
11-06	ATM Fee - Withdrawal 11-05-20 60344Casmisanmi Highland CA	1.00-	1,393.12
11-06	ATM Fee - Denied Transaction 11-05-20 L449227 Highland CA	1.00-	1,392.12
11-06	ATM Withdrawal 11-05-20 60344Casmisanmi Highland CA	264.00-	1,128.12
11-06	ATM Withdrawal 11-05-20 60344Casmisanmi Highland CA	324.00-	804.12
11-06	ATM Withdrawal 11-05-20 60344Casmisanmi Highland CA	404.00-	400.12
11-06	POS Debit - Debit Card 6187 Transaction 11-05-20 Evi*san Manuel I Highland CA	396.30-	3.82
11-12	Transfer From Checking Jerome D Kelly	42.00	45.82
11-12	Transfer From Checking Jerome D Kelly	400.00	445.82
11-12	Transfer From Shares Linette M Kimbrough	497.00	942.82
11-12	POS Debit- Debit Card 6187 11-10-20 Crescent Imports Httpswww.Cres CA	35.00-	907.82
11-12	POS Debit- Debit Card 6187 11-11-20 Amzn Mktp Us*208S6 Amzn.Com/Bill WA	62.48-	845.34
11-12	POS Debit- Debit Card 6187 11-11-20 Pure R LLC 186676 866-766-2623 OH	115.29-	730.05
11-12	POS Debit- Debit Card 6187 11-11-20 Walkenhorsts 707-2614000 NV	200.50-	529.55
11-12	Transfer To Checking Jerome D Kelly	42.00-	487.55
11-13	POS Debit- Debit Card 6187 11-13-20 Spectrum 855-707-7328 MO	99.98-	387.57
11-13	POS Debit- Debit Card 6187 11-11-20 Riv Court Epay Fin 951-4799400 CA	102.95-	284.62
11-13	POS Debit- Debit Card 6187 11-12-20 Orangeshine 213-7453001 CA	175.00-	109.62
11-16	POS Credit Adjustment 6187 Transaction 11-13-20 Walkenhorsts	39.00	148.62
11-16	Transfer From Shares	400.00	548.62
11-16	ATM Fee - Withdrawal 11-13-20 60344Casmisanmi Highland CA	1.00-	547.62
11-16	ATM Fee - Withdrawal 11-13-20 60344Casmisanmi Highland CA	1.00-	546.62
11-16	ATM Fee - Denied Transaction 11-13-20 60344Casmisanmi Highland CA	1.00-	545.62
11-16	ATM Withdrawal 11-13-20 60344Casmisanmi Highland CA	204.00-	341.62
11-16	ATM Withdrawal 11-13-20 60344Casmisanmi Highland CA	404.00-	62.38-
11-16	POS Debit- Debit Card 6187 11-13-20 Amzn Mktp Us*286OH Amzn.Com/Bill WA	18.92-	81.30-
11-16	POS Debit- Debit Card 6187 11-13-20 Amzn Mktp Us*2870E Amzn.Com/Bill WA	41.10-	122.40-
<b>11-20</b>	<b>Ending Balance</b>		<b>122.40-</b>

Average Daily Balance - Current Cycle: \$42.76

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-02	ATM	200.00	11-13	POS	175.00
11-03	POS	140.00	11-16	POS	18.92
11-06	POS	396.30	11-16	POS	41.10
11-12	POS	35.00	11-06	ATMO	324.00
11-12	POS	62.48	11-06	ATMO	404.00
11-12	POS	115.29	11-06	ATMO	264.00
11-12	POS	200.50	11-16	ATMO	204.00
11-13	POS	99.98	11-16	ATMO	404.00
11-13	POS	102.95			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$0.00	\$116.00

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



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For LINETTE M KIMBROUGH

## Savings

### Membership Savings - 3093665333

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-21	Beginning Balance		5.00
11-09	Deposit - ACH Paid From Ecccd Refund 01Afd9	1,618.00	1,623.00
11-09	Transfer To Checking Miracle S Gilliam	63.00-	1,560.00
11-09	Transfer To Shares Miracle S Gilliam	320.00-	1,240.00
11-09	Transfer To Checking DE Janette L Royal	338.00-	902.00
11-09	Transfer To Shares Miracle S Gilliam	400.00-	502.00
11-12	Transfer To Checking Linette M Kimbrough	497.00-	5.00
11-20	<b>Ending Balance</b>		<b>5.00</b>

#### 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.