



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

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

Access No. 8135705

Statement of Account
For MATTHEW D MIZAR

Checking

EveryDay Checking - 7060905572

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-10	Beginning Balance		241.96
08-10	POS Debit- Debit Card 4850 08-06-20 McLoughlin Market Gladstone OR	10.15-	231.81
08-10	POS Debit - Debit Card 4850 Transaction 08-08-20 Safeway #4387 Gladstone OR	12.99-	218.82
08-10	POS Debit- Debit Card 4850 08-07-20 Heavenly Donuts Gladstone OR	16.49-	202.33
08-10	POS Debit - Debit Card 4850 Transaction 08-08-20 Gladstone Gladstone OR	33.55-	168.78
08-10	POS Debit - Debit Card 4850 Transaction 08-08-20 Winco Foods #154 19701 Oregon City OR	51.75-	117.03
08-10	POS Debit - Debit Card 4850 Transaction 08-09-20 Safeway #1751 Molalla OR	64.41-	52.62
08-12	POS Debit- Debit Card 4850 08-11-20 McDonald's F18659 Clackamas OR	24.67-	27.95
08-13	ATM Withdrawal 08-12-20 Clackamas Community FC Milwaukie OR	500.00-	472.05-
08-13	Optional Overdraft Protection Fee(s)	20.00-	492.05-
08-14	Transfer From Shares	3.75	488.30-
08-31	Transfer From Shares	488.30	0.00
08-31	Deposit	7,100.00	7,100.00
08-31	Transfer To Shares	4,211.00-	2,889.00
08-31	Cash Withdrawal	400.00-	2,489.00
08-31	Dividend	0.01	2,489.01
09-01	Transfer To Credit Card Matthew D Mizar	42.00-	2,447.01
09-02	ATM Withdrawal 09-02-20 Fcaz San Marcos, CA	200.00-	2,247.01
09-02	POS Debit - Debit Card 4850 Transaction 09-01-20 The Home Depot #0669 San Diego CA	86.04-	2,160.97
09-02	POS Debit - Debit Card 4850 Transaction 09-01-20 Wal-Mart #3494 San Marcos CA	100.79-	2,060.18
09-02	POS Debit - Debit Card 4850 Transaction 09-01-20 Target T- 1280 Auto Pa Escondido CA	326.17-	1,734.01

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(\$)
09-04	POS Debit - Debit Card 4850 Transaction 09-03-20 Target T- 1280 Auto Pa Escondido CA	3.15-	1,730.86
09-04	POS Debit - Debit Card 4850 Transaction 09-03-20 IKEA San Diego Rest San Diego CA	4.50-	1,726.36
09-04	POS Debit- Debit Card 4850 09-03-20 Playstation Networ 800-345-7669 CA	25.00-	1,701.36
09-04	POS Debit - Debit Card 4850 Transaction 09-03-20 Target T- 1280 Auto Pa Escondido CA	176.14-	1,525.22
09-04	POS Debit - Debit Card 4850 Transaction 09-03-20 IKEA San Diego San Diego CA	221.33-	1,303.89
09-08	POS Debit - Debit Card 4850 Transaction 09-06-20 7-Eleven Escondido CA	2.14-	1,301.75
09-08	POS Debit- Debit Card 4850 09-06-20 Starbucks Store 47 San Diego CA	4.25-	1,297.50
09-08	POS Debit - Debit Card 4850 Transaction 09-06-20 CVS/Pharmacy #09 09103 Escondido CA	5.83-	1,291.67
09-08	POS Debit - Debit Card 4850 Transaction 09-06-20 Chevron/Carmel Mountai San Diego CA	12.96-	1,278.71
09-08	POS Debit - Debit Card 4850 Transaction 09-06-20 Chevron/Carmel Mountai San Diego CA	16.10-	1,262.61
09-08	POS Debit - Debit Card 4850 Transaction 09-05-20 Arco #42609 Escondido CA	30.35-	1,232.26
09-08	POS Debit- Debit Card 4850 09-06-20 Chevron 0202628 San Diego CA	39.78-	1,192.48
09-08	POS Debit - Debit Card 4850 Transaction 09-07-20 Vons Fuel2344 Escondido CA	46.50-	1,145.98
09-08	POS Debit - Debit Card 4850 Transaction 09-07-20 Vons #2049 Escondido CA	46.63-	1,099.35
09-08	POS Debit - Debit Card 4850 Transaction 09-04-20 Vons #2049 Escondido CA	48.67-	1,050.68
09-09	POS Debit - Debit Card 4850 Transaction 09-08-20 Vons #2049 Escondido CA	140.61-	910.07
09-09	Ending Balance		910.07

Average Daily Balance - Current Cycle: \$223.23
Your account earned \$0.01, with an annual percentage yield earned of 0.07%, for the dividend period from 08-01-2020 through 08-31-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-02	ATM	200.00	09-04	POS	176.14
08-10	POS	12.99	09-04	POS	221.33
08-10	POS	16.49	09-08	POS	2.14
08-10	POS	33.55	09-08	POS	4.25
08-10	POS	51.75	09-08	POS	5.83
08-10	POS	64.41	09-08	POS	12.96
08-10	POS	10.15	09-08	POS	16.10
08-12	POS	24.67	09-08	POS	30.35
09-02	POS	86.04	09-08	POS	39.78
09-02	POS	100.79	09-08	POS	46.50
09-02	POS	326.17	09-08	POS	46.63
09-04	POS	3.15	09-08	POS	48.67
09-04	POS	4.50	09-09	POS	140.61
09-04	POS	25.00	08-13	ATMO	500.00

Fee(s)

	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$20.00	\$320.00

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



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Statement of Account
For MATTHEW D MIZAR

Savings

Membership Savings - 3065908091

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-10	Beginning Balance		8.75
08-14	Transfer To Checking	3.75-	5.00
08-31	Transfer From Checking	4,211.00	4,216.00
08-31	Transfer To Checking	488.30-	3,727.70
08-31	Dividend	0.03	3,727.73
09-01	Transfer To Credit Card Matthew D Mizar	21.00-	3,706.73
09-04	Deposit	500.00	4,206.73
09-04	Withdrawal By Check	1,675.00-	2,531.73
09-09	Ending Balance		2,531.73

Your account earned \$0.03, with an annual percentage yield earned of 0.28%, for the dividend period from 08-01-2020 through 08-31-2020

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.