



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

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

Access No. 104874

Statement of Account
For GOLDY M GARCIA

Checking

EveryDay Checking - 7081725892

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-09	Beginning Balance		18.89
09-11	POS Debit- Debit Card 0775 09-10-20 Doordash*7-Eleven Www.Doordash. CA	16.02-	2.87
09-30	Transfer To Chkg Line Of Credit Tomas A Garcia	2.80-	0.07
10-05	Transfer From Shares Tomas A Garcia	100.00	100.07
10-05	POS Debit - Debit Card 0775 Transaction 10-03-20 Summit Gasoline San Diego CA	40.94-	59.13
10-05	POS Debit - Debit Card 0775 Transaction 10-03-20 Petco 1162 San Diego CA	51.17-	7.96
10-06	Transfer From Checking Tomas A Garcia	120.00	127.96
10-06	Transfer From Shares Tomas A Garcia	170.00	297.96
10-07	POS Debit- Debit Card 0775 10-07-20 Subway 917 161-92210929 CA	9.36-	288.60
10-07	POS Debit - Debit Card 0775 Transaction 10-06-20 Vons #2053 San Diego CA	55.97-	232.63
10-07	POS Debit- Debit Card 0775 10-06-20 Cox Comm San Diego 800-234-3993 CA	92.83-	139.80
10-08	Transfer From Checking Goldy M Garcia	33.84	173.64
10-08	POS Debit- Debit Card 0775 10-07-20 Doordash*the Coffe Www.Doordash. CA	22.95-	150.69
10-08	POS Debit- Debit Card 0775 10-07-20 Doordash*noodles & Www.Doordash. CA	29.80-	120.89
10-08	POS Debit- Debit Card 0775 10-07-20 Community, A Walgr LA Jolla CA	99.00-	21.89
10-08	Ending Balance		21.89

Average Daily Balance - Current Cycle: \$18.67

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-11	POS	16.02	10-05	POS	40.94

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
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



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Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-05	POS	51.17	10-08	POS	22.95
10-07	POS	9.36	10-08	POS	29.80
10-07	POS	55.97	10-08	POS	99.00
10-07	POS	92.83			

Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$0.00	\$29.00

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

Active Duty Checking - 7081725900

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-09	Beginning Balance		0.23
09-29	Deposit - ACH Paid From Vacc Treas 310 Xxva Benef 01Afd9	3,349.23	3,349.46
09-29	Paid To - Payment For Amz Storecard Chk 2100002	100.00-	3,249.46
09-30	Transfer To Credit Card Goldy M Garcia	55.00-	3,194.46
09-30	Transfer To Loan Goldy M Garcia	130.00-	3,064.46
09-30	Transfer To Loan Goldy M Garcia	174.98-	2,889.48
09-30	Transfer To Chkg Line Of Credit Tomas A Garcia	400.00-	2,489.48
09-30	Paid To - Avant LLC 800-71 avant.com Chk 9100001	75.00-	2,414.48
09-30	Dividend	0.01	2,414.49
10-01	Transfer To Checking Tomas A Garcia	2,000.00-	414.49
10-02	Transfer From Shares Tomas A Garcia	200.00	614.49
10-02	Withdrawal By Check	100.00-	514.49
10-02	Transfer To Chkg Line Of Credit Tomas A Garcia	300.00-	214.49
10-02	Fed Express Fee	5.65-	208.84
10-05	Transfer To Checking Tomas A Garcia	75.00-	133.84
10-05	Paid To - Payment For Amz Storecard Chk 2100002	100.00-	33.84
10-08	Transfer To Checking Goldy M Garcia	33.84-	0.00
10-08	Ending Balance		0.00

Average Daily Balance - Current Cycle: \$227.03

Your account earned \$0.01, with an annual percentage yield earned of 0.06%, for the dividend period from 09-01-2020 through 09-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-29	ACH	100.00	10-05	ACH	100.00
09-30	ACH	75.00			



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Fee(s)	Total this period	Total year-to-date*
Total Returned Item Fee(s)	\$0.00	\$232.00

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

Savings

Membership Savings - 1404404103

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-09	Beginning Balance		0.00
No Transactions This Period			
10-08	Ending Balance		0.00

Your share balance is below the minimum required by federal credit union bylaws. Request you increase your balance to \$5.00.

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.