



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

Statement Period
06/20/20 - 07/19/20

Access No. 13780159

Statement of Account
For JANET POKERSHING

Checking

EveryDay Checking - 7098395523

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-20	Beginning Balance		30.00
06-22	POS Credit Adjustment 6676 Transaction 06-20-20 Dave Inc Visa Direct CA	75.00	105.00
06-22	ATM Withdrawal 06-20-20 Cardtronics CCS Chino Hills CA	20.00-	85.00
06-22	POS Debit- Debit Card 6676 06-19-20 Starbucks Store 25 Riverside CA	2.15-	82.85
06-22	POS Debit - Debit Card 6676 Transaction 06-21-20 Walgreens Store 27975 Menifee CA	9.30-	73.55
06-22	POS Debit- Debit Card 6676 06-20-20 Afterpay 855-2896014 DE	21.33-	52.22
06-23	POS Credit Adjustment 6676 Transaction 06-22-20 Moneylion, Inc. Mo Visa Direct WI	50.00	102.22
06-23	POS Debit- Debit Card 6676 06-22-20 Afterpay 855-2896014 DE	11.90-	90.32
06-23	POS Debit- Debit Card 6676 06-22-20 Brigit 855-5280091 Ny	50.00-	40.32
06-23	Paid To - Possible Finance Debit Chk 8410676	32.35-	7.97
06-24	Deposit - ACH Paid From Greenline Loans 8775961337 01Afd9	300.00	307.97
06-24	POS Debit- Debit Card 6676 06-24-20 Dave Inc Visa Direct CA	83.74-	224.23
06-25	Deposit	110.00	334.23
06-25	POS Debit- Debit Card 6676 06-24-20 Afterpay 855-2896014 DE	15.68-	318.55
06-25	POS Debit- Debit Card 6676 06-24-20 Premier Bankcard 605-3573440 SD	30.00-	288.55
06-25	POS Debit- Debit Card 6676 06-24-20 Afterpay 855-2896014 DE	33.71-	254.84
06-25	POS Debit- Debit Card 6676 06-24-20 Moneylion Instacas 888-659-8244 Ny	54.99-	199.85
06-25	Paid To - Cont Finance Pay By Pho Chk 4330513	35.00-	164.85
06-25	Paid To - Genesisfs Card 8669469545 Chk 9100001	40.00-	124.85
06-26	Deposit - ACH Paid From Payroll ST Of CA CA Payroll 01Afd9	979.25	1,104.10
06-26	POS Debit- Debit Card 6676 06-24-20 Starbucks Store 25 Riverside CA	2.15-	1,101.95
06-26	POS Debit- Debit Card 6676 06-25-20 Zebit Inc 855-449-3248 CA	6.18-	1,095.77
06-26	POS Debit- Debit Card 6676 06-25-20 Afterpay 855-2896014 DE	10.97-	1,084.80
06-26	Paid To - Earnin Active Paymentret Chk 12114039	7.50-	1,077.30
06-26	Paid To - Earnin Active Paymentret Chk 12114039	25.00-	1,052.30

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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(Continued from previous page)

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Date	Transaction Detail	Amount(\$)	Balance(\$)
06-26	Paid To - Earnin Active Paymentret Chk 12114039	74.00-	978.30
06-29	POS Credit Adjustment 6676 Transaction 06-26-20 Brigit Visa Direct Ny	50.00	1,028.30
06-29	POS Credit Adjustment 6676 Transaction 06-27-20 Earnin-Activehours Visa Direct CA	100.00	1,128.30
06-29	POS Debit- Debit Card 6676 06-26-20 Starbucks Store 25 Riverside CA	2.15-	1,126.15
06-29	POS Debit- Debit Card 6676 06-27-20 Starbucks Store 11 Riverside CA	5.80-	1,120.35
06-29	POS Debit- Debit Card 6676 06-27-20 Starbucks Store 25 Riverside CA	8.30-	1,112.05
06-29	POS Debit- Debit Card 6676 06-26-20 McDonald's F7804 Riverside CA	16.07-	1,095.98
06-29	POS Debit- Debit Card 6676 06-27-20 Afterpay 855-2896014 DE	24.20-	1,071.78
06-29	POS Debit- Debit Card 6676 06-27-20 Cashback Payday Ad 909-9151900 CA	250.00-	821.78
06-29	POS Debit- Debit Card 6676 06-27-20 Global Lending Ser 877-315-6070 GA	337.86-	483.92
06-29	Paid To - Capital One Phone Pymt Chk 5140551	34.95-	448.97
06-29	Paid To - Crossroads(Fdr) 8888665173 Chk 9100001	43.00-	405.97
06-30	POS Credit Adjustment 6676 Transaction 06-29-20 000000000Mln001 New York Ny	50.00	455.97
06-30	Deposit - ACH Paid From Jpmorgan Chase Ext Trnsfr 01Afd9	50.00	505.97
06-30	Paid To - Brigit.com Membership Chk 8410676	9.99-	495.98
06-30	Paid To - Possible Finance Debit Chk 8410676	32.35-	463.63
06-30	Paid To - Possible Finance Debit Chk 8410676	32.35-	431.28
06-30	Paid To - Possible Finance Debit Chk 8410676	32.36-	398.92
06-30	Paid To - Progressive Debt Deposits Chk 6700515	50.00-	348.92
06-30	Paid To - Crossroads(Fdr) 8888665173 Chk 9100001	300.00-	48.92
06-30	Dividend	0.01	48.93
07-01	POS Debit - Debit Card 6676 Transaction 06-30-20 Walgreens Store 27975 Menifee CA	19.97-	28.96
07-02	ATM Withdrawal 07-01-20 Cardtronics CCS Sun City CA	20.00-	8.96
07-02	POS Debit- Debit Card 6676 06-30-20 Starbucks Store 25 Riverside CA	2.15-	6.81
07-03	POS Credit Adjustment 6676 Transaction 07-03-20 Dave Inc Visa Direct CA	75.00	81.81
07-03	POS Credit Adjustment 6676 Transaction 07-02-20 Possible Finance Seattle WA	90.00	171.81
07-03	POS Debit- Debit Card 6676 07-02-20 Afterpay 855-2896014 DE	19.74-	152.07
07-06	POS Debit- Debit Card 6676 07-03-20 Starbucks Store 25 Riverside CA	2.15-	149.92
07-06	POS Debit- Debit Card 6676 07-02-20 Starbucks Store 25 Riverside CA	2.15-	147.77
07-06	POS Debit- Debit Card 6676 07-03-20 Afterpay 855-2896014 DE	10.97-	136.80
07-06	POS Debit - Debit Card 6676 Transaction 07-04-20 Walgreens Store 27975 Menifee CA	20.18-	116.62
07-06	POS Debit - Debit Card 6676 Transaction 07-03-20 Walgreens Store 27975 Menifee CA	32.27-	84.35
07-06	POS Debit- Debit Card 6676 07-03-20 Continental Financ 8664494514 DE	35.00-	49.35
07-06	POS Debit- Debit Card 6676 07-03-20 Premier Bankcard 605-3573440 SD	41.28-	8.07
07-07	Deposit 07-06-20 FCU8 Murrieta, CA	160.00	168.07
07-07	POS Debit- Debit Card 6676 07-06-20 Afterpay 855-2896014 DE	33.71-	134.36
07-07	POS Debit- Debit Card 6676 07-06-20 Dave Inc Visa Direct CA	83.74-	50.62
07-07	Paid To - Cont Finance Pay By Pho Chk 4330513	35.00-	15.62
07-08	POS Credit Adjustment 6676 Transaction 07-07-20 Dave Inc Visa Direct CA	50.00	65.62
07-08	POS Debit- Debit Card 6676 07-07-20 The Flame Broiler Placentia CA	0.28-	65.34
07-08	POS Debit - Debit Card 6676 Transaction 07-07-20 Albertsons #359 Chino Hills CA	6.10-	59.24
07-08	POS Debit - Debit Card 6676 Transaction 07-07-20 Walgreens Store 27975 Menifee CA	8.00-	51.24
07-09	Deposit 07-08-20 FCU8 Murrieta, CA	60.00	111.24
07-09	POS Debit- Debit Card 6676 07-08-20 IL Makiage Www.Ilmakiage Ny	5.00-	106.24



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(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-09	POS Debit - Debit Card 6676 Transaction 07-08-20 Walgreens Store 27975 Menifee CA	23.22-	83.02
07-13	Deposit - ACH Paid From Payroll ST Of CA CA Payroll 01Afd9	1,016.04	1,099.06
07-13	Paid To - Earnin Active Paymentret Chk 12114039	101.00-	998.06
07-14	POS Credit Adjustment 6676 Transaction 07-14-20 Earnin-Activehours Visa Direct CA	100.00	1,098.06
07-14	POS Debit - Debit Card 6676 Transaction 07-14-20 United Oil 49 Menifee CA	36.21-	1,061.85
07-14	POS Debit- Debit Card 6676 07-14-20 Dave Inc Visa Direct CA	56.49-	1,005.36
07-15	POS Debit- Debit Card 6676 07-14-20 Amazon Prime*mj882 Amzn.Com/Bill WA	14.13-	991.23
07-15	POS Debit- Debit Card 6676 07-14-20 Afterpay 855-2896014 DE	19.74-	971.49
07-15	POS Debit- Debit Card 6676 07-14-20 Afterpay 855-2896014 DE	24.19-	947.30
07-15	POS Debit- Debit Card 6676 07-14-20 Amzn Mkt Us*mj73J Amzn.Com/Bill WA	43.45-	903.85
07-15	Paid To - Credit One Bank Payment Chk 12240213	30.00-	873.85
07-15	Paid To - Brigit.com Protection Chk 8410676	50.00-	823.85
07-15	Paid To - Greenline Greenline Chk 6112008	107.05-	716.80
07-15	Paid To - Crossroads(Fdr) 8888665173 Chk 9100001	400.00-	316.80
07-16	POS Credit Adjustment 6676 Transaction 07-16-20 Brigit Visa Direct Ny	50.00	366.80
07-16	Deposit - ACH Paid From Jpmorgan Chase Ext Trnsfr 01Afd9	20.00	386.80
07-16	POS Debit- Debit Card 6676 07-14-20 Starbucks Store 25 Riverside CA	2.15-	384.65
07-16	POS Debit- Debit Card 6676 07-15-20 The Bridge Church 951-600-9112 CA	10.00-	374.65
07-16	POS Debit- Debit Card 6676 07-14-20 Cashback Payday Ad 888-2951628 CA	300.00-	74.65
07-17	POS Credit Adjustment 6676 Transaction 07-17-20 Dave Inc Visa Direct CA	75.00	149.65
07-17	POS Debit- Debit Card 6676 07-16-20 Afterpay 855-2896014 DE	10.80-	138.85
07-17	POS Debit - Debit Card 6676 Transaction 07-16-20 Walgreens Store 27975 Menifee CA	33.30-	105.55
07-19	Ending Balance		105.55

Average Daily Balance - Current Cycle: \$248.98

Your account earned \$0.01, with an annual percentage yield earned of 0.05%, for the dividend period from 06-01-2020 through 06-29-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-23	ACH	32.35	06-26	POS	6.18
06-25	ACH	35.00	06-29	POS	2.15
06-25	ACH	40.00	06-29	POS	5.80
06-26	ACH	7.50	06-29	POS	8.30
06-26	ACH	25.00	06-29	POS	16.07
06-26	ACH	74.00	06-29	POS	24.20
06-29	ACH	34.95	06-29	POS	250.00
06-29	ACH	43.00	06-29	POS	337.86
06-30	ACH	9.99	07-01	POS	19.97
06-30	ACH	32.35	07-02	POS	2.15
06-30	ACH	32.35	07-03	POS	19.74
06-30	ACH	32.36	07-06	POS	41.28
06-30	ACH	50.00	07-06	POS	2.15
06-30	ACH	300.00	07-06	POS	2.15
07-07	ACH	35.00	07-06	POS	10.97
07-13	ACH	101.00	07-06	POS	20.18
07-15	ACH	30.00	07-06	POS	32.27
07-15	ACH	50.00	07-06	POS	35.00
07-15	ACH	107.05	07-07	POS	33.71
07-15	ACH	400.00	07-07	POS	83.74
06-22	POS	21.33	07-08	POS	8.00
06-22	POS	2.15	07-08	POS	0.28
06-22	POS	9.30	07-08	POS	6.10
06-23	POS	11.90	07-09	POS	23.22
06-23	POS	50.00	07-09	POS	5.00
06-24	POS	83.74	07-14	POS	36.21
06-25	POS	54.99	07-14	POS	56.49
06-25	POS	15.68	07-15	POS	14.13
06-25	POS	30.00	07-15	POS	19.74
06-25	POS	33.71	07-15	POS	24.19
06-26	POS	10.97	07-15	POS	43.45
06-26	POS	2.15	07-16	POS	2.15



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Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-16	POS	10.00	07-17	POS	33.30
07-16	POS	300.00	06-22	ATMO	20.00
07-17	POS	10.80	07-02	ATMO	20.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$0.00	\$40.00

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

Savings

Membership Savings - 3120647189

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-20	Beginning Balance		5.00
No Transactions This Period			
07-19	Ending Balance		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.