





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

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

Access No. 8402311

**Statement of Account**  
For KAILAH J WHITTED

**Checking**

**EveryDay Checking - 7103281379**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-11	Beginning Balance		609.11-
10-13	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	1,034.93	425.82
10-13	Paid To - Empower Inc 1000074390 Chk 12114039	52.50-	373.32
10-13	Paid To - Earnin Active Paymentret Chk 12114039	106.00-	267.32
10-14	Transfer From Shares	99.45	366.77
10-14	POS Credit Adjustment 7305 Transaction 10-14-20 Apple Cash Visa Direct CA	9.75	376.52
10-14	POS Credit Adjustment 7305 Transaction 10-14-20 Earnin-Activehours Visa Direct CA	100.00	476.52
10-14	Transfer From Checking Kailah J Whitted	1.00	477.52
10-14	Transfer From Shares Kailah J Whitted	20.00	497.52
10-14	Transfer To Checking Kailah J Whitted	10.00-	487.52
10-14	Transfer To Shares Kailah J Whitted	70.00-	417.52
10-14	Transfer To Shares Kailah J Whitted	137.00-	280.52
10-15	Transfer From Checking Kailah J Whitted	8.00	288.52
10-15	Transfer From Shares Kailah J Whitted	63.00	351.52
10-15	POS Debit- Debit Card 7305 10-14-20 Apple.Com/Bill 408-974-1010 CA	2.99-	348.53
10-15	POS Debit- Debit Card 7305 10-14-20 Apple.Com/Bill 408-974-1010 CA	5.99-	342.54
10-15	POS Debit- Debit Card 7305 10-14-20 Apple.Com/Bill 408-974-1010 CA	7.99-	334.55
10-15	POS Debit- Debit Card 7305 10-14-20 Pioneer Organic Cu Escondido CA	9.21-	325.34
10-15	POS Debit- Debit Card 7305 10-14-20 Doordash*einstei Wwww.Doordash. CA	16.68-	308.66

**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)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-15	POS Debit - Debit Card 7305 Transaction 10-14-20 Old Navy US 4517 Escondido CA	103.41-	205.25
10-15	POS Debit- Debit Card 7305 10-13-20 Cash App*dalawn MO 8774174551 CA	130.00-	75.25
10-15	POS Debit- Debit Card 7305 10-15-20 Venmo* Visa Direct Ny	150.00-	74.75-
10-15	Paid To - Albert Genius Edi Pymnts Chk 9100001	5.00-	79.75-
10-15	Optional Overdraft Protection Fee(s)	20.00-	99.75-
10-16	Transfer From Shares	0.55	99.20-
10-16	ATM Withdrawal 10-15-20 Fcew Rancho Bernado, Sndgo	100.00-	199.20-
10-16	POS Debit- Debit Card 7305 10-14-20 Starbucks Store 05 Escondido CA	4.25-	203.45-
10-16	POS Debit- Debit Card 7305 10-15-20 76 - United Pacifi San Diego CA	36.00-	239.45-
10-16	POS Debit- Debit Card 7305 10-15-20 Wells Fargo Auto 800-289-8004 MN	315.97-	555.42-
10-16	Optional Overdraft Protection Fee(s)	60.00-	615.42-
10-20	Returned Item Fee 6200001	29.00-	644.42-
10-26	Returned Item Fee 6200001	29.00-	673.42-
10-27	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	738.47	65.05
10-27	Paid To - Earnin Active Paymentret Chk 12114039	106.00-	40.95-
10-27	Optional Overdraft Protection Fee(s)	20.00-	60.95-
10-28	POS Credit Adjustment 7305 Transaction 10-28-20 Earnin-Activehours Visa Direct CA	100.00	39.05
10-28	ATM Withdrawal 10-28-20 Fcew Rancho Bernado, Sndgo	500.00-	460.95-
10-28	Transfer To Checking Kailah J Whitted	10.00-	470.95-
10-28	Transfer To Credit Card Kailah J Whitted	20.00-	490.95-
10-28	Optional Overdraft Protection Fee(s)	20.00-	510.95-
10-29	POS Debit- Debit Card 7305 10-28-20 Apple.Com/Bill 866-712-7753 CA	4.99-	515.94-
11-02	Transfer From Shares	0.03	515.91-
11-05	Returned Item Fee 2800008	29.00-	544.91-
11-10	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	626.57	81.66
11-10	Paid To - Earnin Active Paymentret Chk 12114039	106.00-	24.34-
11-10	Optional Overdraft Protection Fee(s)	20.00-	44.34-
<b>11-10</b>	<b>Ending Balance</b>		<b>44.34-</b>
<b>YTD Fed Tax Withheld</b>	<b>0.01</b>		

Average Daily Balance - Current Cycle: \$474.96-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-13	ACH	52.50	10-15	POS	2.99
10-13	ACH	106.00	10-15	POS	5.99
10-15	ACH	5.00	10-15	POS	7.99
10-27	ACH	106.00	10-15	POS	9.21
11-10	ACH	106.00	10-15	POS	16.68
10-16	ATM	100.00	10-16	POS	4.25
10-28	ATM	500.00	10-16	POS	36.00
10-15	POS	103.41	10-16	POS	315.97
10-15	POS	130.00	10-29	POS	4.99
10-15	POS	150.00			



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**Statement of Account**  
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Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$140.00	\$260.00
Total Returned Item Fee(s)	\$87.00	\$203.00

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

**EveryDay Checking - 7110858144**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-13	Beginning Balance		0.00
10-14	Transfer From Checking Kailah J Whitted	10.00	10.00
10-14	Transfer To Checking Kailah J Whitted	1.00-	9.00
10-15	Transfer To Checking Kailah J Whitted	8.00-	1.00
10-19	ATM Withdrawal 10-16-20 Fcew Rancho Bernado, Sndgo	200.00-	199.00-
10-19	POS Debit- Debit Card 5734 10-18-20 Doordash*sombrero Www.Doordash. CA	18.57-	217.57-
10-19	POS Debit - Debit Card 5734 Transaction 10-18-20 CVS/Pharm 09111--16773 San Diego CA	39.86-	257.43-
10-19	POS Debit- Debit Card 5734 10-17-20 Apple Cash 1InfiniLoop CA	100.00-	357.43-
10-19	Optional Overdraft Protection Fee(s)	60.00-	417.43-
10-20	POS Debit- Debit Card 5734 10-19-20 Doordash*epic Wing Www.Doordash. CA	29.04-	446.47-
10-20	Optional Overdraft Protection Fee(s)	20.00-	466.47-
10-22	POS Debit- Debit Card 5734 10-21-20 Apple Cash 1InfiniLoop CA	40.00-	506.47-
10-22	Optional Overdraft Protection Fee(s)	20.00-	526.47-
10-28	Transfer From Checking Kailah J Whitted	10.00	516.47-
<b>11-10</b>	<b>Ending Balance</b>		<b>516.47-</b>

Average Daily Balance - Current Cycle: \$404.37-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-19	ATM	200.00	10-19	POS	100.00
10-19	POS	18.57	10-20	POS	29.04
10-19	POS	39.86	10-22	POS	40.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$100.00	\$100.00

*\*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(\$)
10-11	Beginning Balance		204.00
10-14	Transfer From Checking Kailah J Whitted	70.00	274.00
10-14	Transfer From Checking Kailah J Whitted	137.00	411.00
10-14	Transfer To Checking	99.45-	311.55
10-14	Transfer To Checking	20.00-	291.55



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**Membership Savings - 3126072556**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Kailah J Whitted		
10-15	Transfer To Checking	63.00-	228.55
	Kailah J Whitted		
10-16	Transfer To Checking	0.55-	228.00
10-16	Withdrawal By Cash 10-15-20 Pai Iso Escondido CA	22.00-	206.00
10-16	ATM Fee 10-15-20 Pai Iso Escondido CA	1.00-	205.00
10-30	Federal Withholding	0.01-	204.99
10-30	Dividend	0.04	205.03
11-02	Transfer To Checking	0.03-	205.00
<b>11-10</b>	<b>Ending Balance</b>		<b>205.00</b>
<b>YTD Fed Tax Withheld</b>	<b>0.07</b>		

Your account earned \$0.04, with an annual percentage yield earned of 0.22%, for the dividend period from 10-01-2020 through 10-31-2020

**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](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.