



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

Statement Period
09/11/20 - 10/10/20

Access No. 8402311

Statement of Account
For KAILAH J WHITTED

Checking

EveryDay Checking - 7103281379

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-11	Beginning Balance		116.03
09-11	POS Credit Adjustment 7305 Transaction 09-10-20 Venmo*whitted Kail New York City Ny	29.70	145.73
09-11	Deposit - ACH Paid From Bank Of America Fndtrnsfr 01Afd2	13.06	158.79
09-11	POS Debit- Debit Card 7305 09-09-20 Popeyes Louisiana Escondido CA	6.99-	151.80
09-11	POS Debit- Debit Card 7305 09-10-20 Apple.Com/Bill 866-712-7753 CA	7.99-	143.81
09-11	POS Debit- Debit Card 7305 09-10-20 Cash App*dalawn MO 8774174551 CA	125.00-	18.81
09-11	Transfer To Shares Kailah J Whitted	13.06-	5.75
09-14	POS Credit Adjustment 7305 Transaction 09-12-20 Cash App*cash Out Visa Direct CA	39.40	45.15
09-14	Deposit 09-12-20 Fcew Rancho Bernado, Sndgo	100.00	145.15
09-14	POS Debit- Debit Card 7305 09-12-20 Lyft Lyft.Com CA	5.00-	140.15
09-14	POS Debit- Debit Card 7305 09-12-20 Lyft Lyft.Com CA	5.00-	135.15
09-14	POS Debit- Debit Card 7305 09-10-20 Wetzels Pretzels # Escondido CA	5.75-	129.40
09-14	POS Debit- Debit Card 7305 09-13-20 Lyft Lyft.Com CA	12.29-	117.11
09-14	POS Debit- Debit Card 7305 09-13-20 Cash App*dalawn MO 8774174551 CA	100.00-	17.11
09-14	Transfer To Shares Kailah J Whitted	14.87-	2.24
09-15	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	1,301.71	1,303.95
09-15	Paid To - Earnin Active Paymentret Chk 12114039	53.50-	1,250.45
09-15	Paid To - Earnin Active Paymentret Chk 12114039	53.50-	1,196.95
09-15	Check 3713	315.00-	881.95
09-16	POS Credit Adjustment 7305 Transaction 09-16-20 Earnin-Activehours Visa Direct CA	100.00	981.95
09-16	Transfer To Shares Kailah J Whitted	881.95-	100.00

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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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-17	POS Debit- Debit Card 7305 09-16-20 Burger King #4809 Escondido CA	7.42-	92.58
09-17	POS Debit- Debit Card 7305 09-16-20 76 - United Pacifi San Diego CA	15.06-	77.52
09-17	POS Debit - Debit Card 7305 Transaction 09-16-20 Old Navy US 4517 Escondido CA	27.96-	49.56
09-17	POS Debit- Debit Card 7305 09-16-20 Venmo* Visa Direct Ny	50.00-	0.44-
09-17	Transfer To Shares Kailah J Whitted	13.62-	14.06-
09-18	Deposit 09-17-20 Fcew Rancho Bernado, Sndgo	350.00	335.94
09-18	Transfer From Shares 09-17-20 Fcew Rancho Bernado, Sndgo	250.00	585.94
09-18	ACH Paid To Planet Fit	23.06-	562.88
09-18	Transfer To Shares Kailah J Whitted	126.10-	436.78
09-18	Paid To - Floatme Db Online Pmt Chk 9601693	24.00-	412.78
09-21	Deposit 09-19-20 Fcew Rancho Bernado, Sndgo	15.00	427.78
09-21	Transfer From Shares 09-19-20 Fcew Rancho Bernado, Sndgo	40.00	467.78
09-21	POS Debit - Debit Card 7305 Transaction 09-19-20 Organic Roots Inc Corona CA	14.87-	452.91
09-21	POS Debit- Debit Card 7305 09-17-20 Humphreys Half Moo San Diego CA	28.71-	424.20
09-21	POS Debit- Debit Card 7305 09-18-20 Humphreys Half Moo San Diego CA	32.21-	391.99
09-21	POS Debit- Debit Card 7305 09-19-20 Humphrey's Half MO San Diego CA	347.68-	44.31
09-21	Paid To - Albert Instant Edi Pymnts Chk 9100001	40.99-	3.32
09-22	POS Credit Adjustment 7305 Transaction 09-22-20 Floatme Visa Direct TX	20.00	23.32
09-23	Transfer From Shares 09-22-20 Fcew Rancho Bernado, Sndgo	150.00	173.32
09-23	POS Debit - Debit Card 7305 Transaction 09-22-20 Trader Joe's # 105 Escondido CA	21.15-	152.17
09-23	POS Debit- Debit Card 7305 09-22-20 Cash App*dalawn MO 8774174551 CA	150.00-	2.17
09-24	POS Credit Adjustment 7305 Transaction 09-24-20 Venmo*whitted Kail New York City Ny	37.64	39.81
09-24	POS Credit Adjustment 7305 Transaction 09-24-20 Venmo*whitted Kail New York City Ny	49.50	89.31
09-24	Deposit 09-24-20 Fcew Rancho Bernado, Sndgo	147.00	236.31
09-24	Transfer From Shares 09-23-20 Wells Fargo Ban Escondido CA	50.00	286.31
09-24	Transfer From Shares 09-24-20 Fcew Rancho Bernado, Sndgo	70.00	356.31
09-24	POS Debit- Debit Card 7305 09-23-20 Venmo* Visa Direct Ny	50.00-	306.31
09-24	Transfer To Shares Kailah J Whitted	39.81-	266.50
09-25	POS Credit Adjustment 7305 Transaction 09-25-20 00000000Gdc002 San Francisco CA	29.59	296.09
09-25	Deposit - ACH Paid From Empower Inc 1000072386 01Afd1	50.00	346.09
09-25	ATM Withdrawal 09-25-20 Fcew Rancho Bernado, Sndgo	50.00-	296.09
09-25	POS Debit- Debit Card 7305 09-24-20 McDonald's F20163 Escondido CA	9.69-	286.40
09-25	POS Debit- Debit Card 7305 09-24-20 Venmo* Visa Direct Ny	200.00-	86.40
09-28	ATM Fee - Withdrawal 09-27-20 Wells Fargo Ban Escondido CA	1.00-	85.40
09-28	ATM Withdrawal 09-27-20 Wells Fargo Ban Escondido CA	23.00-	62.40
09-28	POS Debit- Debit Card 7305 09-25-20 Apple.Com/Bill 866-712-7753 CA	4.99-	57.41
09-28	POS Debit - Debit Card 7305 Transaction 09-26-20 Arco #42254 San Diego CA	10.50-	46.91
09-28	POS Debit- Debit Card 7305 09-25-20 Cash App* 8774174551 CA	25.00-	21.91
09-28	POS Debit- Debit Card 7305 09-24-20 Tj Tacos Escondido CA	26.23-	4.32-
09-28	POS Debit- Debit Card 7305 09-27-20 Venmo* Visa Direct Ny	30.00-	34.32-



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09/11/20 - 10/10/20

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Statement of Account
For KAILAH J WHITTED

EveryDay Checking - 7103281379

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-28	Optional Overdraft Protection Fee(s)	40.00-	74.32-
09-29	POS Credit Adjustment 7305 Transaction 09-29-20 Cash App*cash Out Visa Direct CA	175.33	101.01
09-29	Deposit - ACH Paid From Uber USA 6787 Edi Paymnt 092920	3.84	104.85
09-29	Deposit - ACH Paid From Gap Inc Net Pay 01Afd3	1,166.44	1,271.29
09-29	POS Debit- Debit Card 7305 09-28-20 Panda Express #320 Burbank CA	12.00-	1,259.29
09-29	POS Debit- Debit Card 7305 09-28-20 Venmo* Visa Direct Ny	100.00-	1,159.29
09-29	POS Debit- Debit Card 7305 09-29-20 Venmo* Visa Direct Ny	175.00-	984.29
09-29	Paid To - Floatme Db Online Pmt Chk 9601693	24.00-	960.29
09-29	Paid To - Empower Inc 1000072804 Chk 12114039	52.50-	907.79
09-29	Paid To - Earnin Active Paymentret Chk 12114039	106.00-	801.79
09-30	POS Credit Adjustment 7305 Transaction 09-30-20 Earnin-Activehours Visa Direct CA	100.00	901.79
09-30	Transfer From Shares 09-30-20 Fcew Rancho Bernado, Sndgo	600.00	1,501.79
09-30	POS Debit- Debit Card 7305 09-30-20 Uber 8005928996 CA	2.49-	1,499.30
09-30	POS Debit- Debit Card 7305 09-29-20 Doordash*the Green Www.Doordash. CA	16.63-	1,482.67
09-30	POS Debit- Debit Card 7305 09-30-20 Uber Help.Uber.Com CA	56.19-	1,426.48
09-30	POS Debit- Debit Card 7305 09-29-20 Venmo* Visa Direct Ny	100.00-	1,326.48
09-30	Transfer To Shares Kailah J Whitted	250.00-	1,076.48
09-30	Transfer To Shares Kailah J Whitted	604.00-	472.48
09-30	Paid To - Floatme Db Online Pmt Chk 9601693	1.99-	470.49
09-30	Dividend	0.01	470.50
10-01	POS Credit Adjustment 7305 Transaction 10-01-20 Floatme Visa Direct TX	20.00	490.50
10-01	Deposit - ACH Paid From Empower Inc 1000073143 01Afd1	50.00	540.50
10-01	Transfer From Shares Kailah J Whitted	85.00	625.50
10-01	Transfer From Shares 09-30-20 Fcew Rancho Bernado, Sndgo	250.00	875.50
10-01	POS Debit- Debit Card 7305 09-30-20 Doordash*burger Lo Www.Doordash. CA	22.01-	853.49
10-01	POS Debit- Debit Card 7305 10-01-20 Uber Help.Uber.Com CA	25.02-	828.47
10-01	Transfer To Shares Kailah J Whitted	20.00-	808.47
10-01	Transfer To Shares Kailah J Whitted	150.00-	658.47
10-01	Paid To - Planet Fit Club Fees Chk 6200001	39.00-	619.47
10-01	Paid To - Hnfs Tricare Pm Chk 2800008	704.00-	84.53-
10-01	Optional Overdraft Protection Fee(s)	20.00-	104.53-
10-02	Transfer From Shares	0.34	104.19-
10-02	Transfer From Shares 10-02-20 Fcew Rancho Bernado, Sndgo	9.00	95.19-
10-02	ATM Withdrawal 10-02-20 Fcew Rancho Bernado, Sndgo	280.00-	375.19-
10-02	POS Debit- Debit Card 7305 09-30-20 Wetzels Pretzels # Escondido CA	7.20-	382.39-
10-02	POS Debit- Debit Card 7305 10-01-20 Panda Express 103 Escondido CA	8.77-	391.16-
10-02	POS Debit- Debit Card 7305 09-30-20 76 - United Pacifi San Diego CA	10.00-	401.16-
10-02	POS Debit- Debit Card 7305 10-02-20 Chegg Order 844-224-5952 CA	14.95-	416.11-
10-02	POS Debit- Debit Card 7305 10-01-20 Venmo* Visa Direct Ny	85.00-	501.11-
10-02	Optional Overdraft Protection Fee(s)	60.00-	561.11-
10-05	ATM Fee - Denied Transaction 10-03-20 Wells Fargo Ban Escondido CA	1.00-	562.11-
10-05	ATM Fee - Denied Transaction 10-03-20 Wells Fargo Ban Escondido CA	1.00-	563.11-
10-05	POS Debit- Debit Card 7305 10-03-20 Venmo* Visa Direct Ny	46.00-	609.11-
10-10	Ending Balance		609.11-



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EveryDay Checking - 7103281379

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
YTD Fed Tax Withheld	0.01		

Average Daily Balance - Current Cycle: \$48.81-
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(\$)
09-15	ACH	53.50	09-21	POS	14.87
09-15	ACH	53.50	09-23	POS	21.15
09-18	ACH	23.06	09-23	POS	150.00
09-18	ACH	24.00	09-24	POS	50.00
09-21	ACH	40.99	09-25	POS	200.00
09-29	ACH	24.00	09-25	POS	9.69
09-29	ACH	52.50	09-28	POS	25.00
09-29	ACH	106.00	09-28	POS	26.23
09-30	ACH	1.99	09-28	POS	30.00
10-01	ACH	39.00	09-28	POS	4.99
10-01	ACH	704.00	09-28	POS	10.50
09-25	ATM	50.00	09-29	POS	100.00
10-02	ATM	280.00	09-29	POS	175.00
09-11	POS	7.99	09-29	POS	12.00
09-11	POS	125.00	09-30	POS	2.49
09-11	POS	6.99	09-30	POS	16.63
09-14	POS	12.29	09-30	POS	56.19
09-14	POS	100.00	09-30	POS	100.00
09-14	POS	5.00	10-01	POS	25.02
09-14	POS	5.00	10-01	POS	22.01
09-14	POS	5.75	10-02	POS	7.20
09-17	POS	50.00	10-02	POS	8.77
09-17	POS	7.42	10-02	POS	10.00
09-17	POS	15.06	10-02	POS	14.95
09-17	POS	27.96	10-02	POS	85.00
09-21	POS	28.71	10-05	POS	46.00
09-21	POS	32.21	09-28	ATMO	23.00
09-21	POS	347.68	09-15	003713 - Check	315.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$120.00	\$120.00
Total Returned Item Fee(s)	\$0.00	\$116.00

*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(\$)
09-11	Beginning Balance		232.94
09-11	Transfer From Checking Kailah J Whitted	13.06	246.00
09-11	Withdrawal By Cash 09-10-20 Cardtronics C2S San Diego CA	23.25-	222.75
09-11	ATM Fee 09-10-20 Cardtronics C2S San Diego CA	1.00-	221.75
09-14	Transfer From Checking Kailah J Whitted	14.87	236.62
09-14	Withdrawal By Cash 09-12-20 Cardtronics C2S San Diego CA	23.25-	213.37
09-14	ATM Fee 09-12-20 Cardtronics C2S San Diego CA	1.00-	212.37
09-16	Transfer From Checking Kailah J Whitted	881.95	1,094.32



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Membership Savings - 3126072556

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-16	Transfer To Credit Card Kailah J Whitted	156.00-	938.32
09-17	Transfer From Checking Kailah J Whitted	13.62	951.94
09-17	Withdrawal By Cash 09-16-20 Fcew Rancho Bernado, Sndgo	20.00-	931.94
09-17	Transfer To Credit Card Kailah J Whitted	13.62-	918.32
09-17	Transfer To Credit Card Kailah J Whitted	20.00-	898.32
09-18	Transfer From Checking Kailah J Whitted	126.10	1,024.42
09-18	Withdrawal By Cash 09-17-20 Wells Fargo Ban Escondido CA	93.00-	931.42
09-18	Transfer To Checking 09-17-20 Fcew Rancho Bernado, Sndgo	250.00-	681.42
09-18	ATM Fee 09-17-20 Wells Fargo Ban Escondido CA	1.00-	680.42
09-21	Withdrawal By Cash 09-20-20 Wescom Cu Riverside CA	100.00-	580.42
09-21	Withdrawal By Cash 09-18-20 P84086 San Diego CA	102.95-	477.47
09-21	Transfer To Checking 09-19-20 Fcew Rancho Bernado, Sndgo	40.00-	437.47
09-21	ATM Fee 09-18-20 P84086 San Diego CA	1.00-	436.47
09-23	Transfer To Checking 09-22-20 Fcew Rancho Bernado, Sndgo	150.00-	286.47
09-24	Transfer From Checking Kailah J Whitted	39.81	326.28
09-24	Transfer To Checking 09-23-20 Wells Fargo Ban Escondido CA	50.00-	276.28
09-24	Transfer To Checking 09-24-20 Fcew Rancho Bernado, Sndgo	70.00-	206.28
09-24	ATM Fee 09-23-20 Wells Fargo Ban Escondido CA	1.00-	205.28
09-30	Transfer From Checking Kailah J Whitted	250.00	455.28
09-30	Transfer From Checking Kailah J Whitted	604.00	1,059.28
09-30	Transfer To Checking 09-30-20 Fcew Rancho Bernado, Sndgo	600.00-	459.28
09-30	Federal Withholding	0.02-	459.26
09-30	Dividend	0.08	459.34
10-01	Transfer From Checking Kailah J Whitted	20.00	479.34
10-01	Transfer From Checking Kailah J Whitted	150.00	629.34
10-01	Transfer To Checking Kailah J Whitted	85.00-	544.34
10-01	Transfer To Checking 09-30-20 Fcew Rancho Bernado, Sndgo	250.00-	294.34
10-02	Transfer To Checking	0.34-	294.00
10-02	Withdrawal By Cash 10-02-20 Fcew Rancho Bernado, Sndgo	80.00-	214.00
10-02	Transfer To Checking 10-02-20 Fcew Rancho Bernado, Sndgo	9.00-	205.00
10-05	ATM Fee - Denied Transaction 10-03-20 Wells Fargo Ban Escondido CA	1.00-	204.00
10-10	Ending Balance		204.00

YTD Fed Tax Withheld 0.06

Your account earned \$0.08, with an annual percentage yield earned of 0.26%, for the dividend period from 09-01-2020 through 09-30-2020



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Statement of Account

For KAILAH J WHITTED

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.