



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

Statement Period
08/19/20 - 09/18/20

Access No. 14334453

Statement of Account
For SIRVAUNTE J RHODES

e-Checking - 7106821080

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-19	POS Debit- Debit Card 8134 08-17-20 Jamba Juice 0354 E 415-864-7105 CA	9.98-	174.03
08-20	POS Debit - Debit Card 8134 Transaction 08-19-20 Wal-Mart Store Livermore CA	3.28-	170.75
08-20	POS Debit - Debit Card 8134 Transaction 08-19-20 Walgreens Store 1620 1 Livermore CA	4.26-	166.49
08-20	POS Debit- Debit Card 8134 08-18-20 Safeway #0910 Livermore CA	12.54-	153.95
08-21	POS Credit Adjustment 8134 Transaction 08-20-20 Apple Cash Visa Direct CA	58.41	212.36
08-21	ATM Fee - Withdrawal 08-20-20 P481229 San Francisco CA	1.00-	211.36
08-21	ATM Withdrawal 08-20-20 P481229 San Francisco CA	42.99-	168.37
08-21	POS Debit- Debit Card 8134 08-20-20 Netflix.Com Netflix.Com CA	12.99-	155.38
08-21	POS Debit - Debit Card 8134 Transaction 08-20-20 Smokin Warehouse San Francisco CA	26.54-	128.84
08-21	POS Debit - Debit Card 8134 Transaction 08-20-20 New College Hill Marke San Francisco CA	73.00-	55.84
08-24	POS Credit Adjustment 8134 Transaction 08-23-20 Apple Cash Visa Direct CA	3.23	59.07
08-24	POS Credit Adjustment 8134 Transaction 08-23-20 Postmates Courier Visa Direct WI	6.77	65.84
08-24	POS Credit Adjustment 8134 Transaction 08-23-20 Postmates Courier Visa Direct WI	8.52	74.36
08-24	POS Credit Adjustment 8134 Transaction 08-21-20 Postmates Courier Visa Direct WI	17.52	91.88
08-24	POS Credit Adjustment 8134 Transaction 08-21-20 Apple Cash Visa Direct CA	30.69	122.57
08-24	POS Credit Adjustment 8134 Transaction 08-24-20 Venmo*virtue Tee New York City Ny	59.40	181.97
08-24	Deposit - ACH Paid From Operating Engine Operating 01Afd3	0.01	181.98
08-24	Deposit - ACH Paid From Operating Engine Operating 01Afd3	0.04	182.02
08-24	Deposit - ACH Paid From Simple Xfers CR 01Afd2	4.66	186.68
08-24	ATM Withdrawal 08-23-20 Self-Help FCU San Francisco CA	60.00-	126.68
08-24	POS Debit- Debit Card 8134 08-22-20 Art's Valero 7959 San Francisco CA	1.69-	124.99
08-24	POS Debit- Debit Card 8134 08-22-20 Apple Cash 1Infineteloo CA	13.00-	111.99

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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Date	Transaction Detail	Amount(\$)	Balance(\$)
08-24	POS Debit - Debit Card 8134 Transaction 08-23-20 New College Hill Marke San Francisco CA	17.00-	94.99
08-24	POS Debit- Debit Card 8134 08-22-20 Apple Cash 1Infinitemloop CA	18.00-	76.99
08-24	POS Debit- Debit Card 8134 08-22-20 Zelle*jonathan Ru Visa Direct AZ	30.00-	46.99
08-24	POS Debit- Debit Card 8134 08-21-20 Apple Cash 877-233-8552 CA	40.00-	6.99
08-24	POS Debit- Debit Card 8134 08-21-20 Shell Oil 57444678 San Francisco CA	49.17-	42.18-
08-25	POS Debit- Debit Card 8134 08-23-20 Amity Market San Francisco CA	1.00-	43.18-
08-26	POS Credit Adjustment 8134 Transaction 08-25-20 Apple Cash Visa Direct CA	153.45	110.27
08-26	ACH Paid To Operating Engine	0.05-	110.22
08-27	POS Debit - Debit Card 8134 Transaction 08-27-20 7-Eleven San Leandro CA	7.65-	102.57
08-27	POS Debit - Debit Card 8134 Transaction 08-27-20 7-Eleven San Leandro CA	15.98-	86.59
08-28	POS Debit- Debit Card 8134 08-27-20 Usa*vend At Air SE Daly City CA	1.75-	84.84
08-28	POS Debit- Debit Card 8134 08-27-20 Chevron 0096982 Daly City CA	10.06-	74.78
08-28	POS Debit- Debit Card 8134 08-26-20 Winton Valero Hayward CA	37.91-	36.87
08-31	POS Credit Adjustment 8134 Transaction 08-30-20 Postmates Courier Visa Direct WI	11.93	48.80
08-31	POS Credit Adjustment 8134 Transaction 08-29-20 Apple Cash Visa Direct CA	207.90	256.70
08-31	Transfer From Shares Sirvaunte J Rhodes	5.00	261.70
08-31	POS Debit - Debit Card 8134 Transaction 08-29-20 Walgreens Store 2494 S San Francisco CA	0.07-	261.63
08-31	POS Debit- Debit Card 8134 08-29-20 Bus Stop Liquor & San Francisco CA	1.24-	260.39
08-31	POS Debit- Debit Card 8134 08-28-20 Springtown Gasolin Livermore CA	7.50-	252.89
08-31	POS Debit- Debit Card 8134 08-27-20 Jamba Juice 0354 E 415-864-7105 CA	16.37-	236.52
08-31	POS Debit- Debit Card 8134 08-28-20 Doordash*kfc Www.Doordash. CA	19.97-	216.55
08-31	Transfer To Shares Sirvaunte J Rhodes	205.00-	11.55
09-01	POS Credit Adjustment 8134 Transaction 08-31-20 Postmates Courier Visa Direct WI	5.15	16.70
09-01	Credit Card Cash Advance	50.00	66.70
09-01	POS Debit- Debit Card 8134 08-30-20 Burger King #5830 San Francisco CA	11.45-	55.25
09-02	POS Debit- Debit Card 8134 08-31-20 Burger King #5830 San Francisco CA	3.78-	51.47
09-02	POS Debit - Debit Card 8134 Transaction 09-01-20 Walgreens Store 2494 S San Francisco CA	4.33-	47.14
09-02	POS Debit- Debit Card 8134 08-31-20 Shell Oil 57444678 San Francisco CA	5.02-	42.12
09-02	POS Debit- Debit Card 8134 09-01-20 Cinco DE Mayo Taqu San Francisco CA	17.63-	24.49
09-03	POS Credit Adjustment 8134 Transaction 09-02-20 Postmates Courier Visa Direct WI	18.43	42.92
09-03	POS Debit - Debit Card 8134 Transaction 09-02-20 Daac Silver San Francisco CA	2.49-	40.43
09-03	POS Debit- Debit Card 8134 09-02-20 McDonald's F22995 San Francisco CA	3.93-	36.50
09-03	POS Debit - Debit Card 8134 Transaction 09-02-20 Hillcrest Market San Francisco CA	4.50-	32.00
09-03	POS Debit- Debit Card 8134 09-02-20 Doordash*panda Exp Www.Doordash. CA	16.56-	15.44
09-04	POS Debit- Debit Card 8134 09-02-20 Ams Market San Francisco CA	2.00-	13.44
09-04	POS Debit- Debit Card 8134 09-02-20 Jamba Juice 0354 E 415-864-7105 CA	4.99-	8.45
09-04	POS Debit- Debit Card 8134 09-02-20 Shell Oil 57444678 San Francisco CA	5.00-	3.45
09-04	POS Debit- Debit Card 8134 09-02-20 Shell Oil 57444678 San Francisco CA	5.03-	1.58-
09-04	POS Debit- Debit Card 8134 09-02-20 Burger King #5830 San Francisco CA	5.68-	7.26-
09-08	POS Credit Adjustment 8134 Transaction 09-06-20 Postmates Courier Visa Direct WI	14.28	7.02
09-08	POS Debit- Debit Card 8134 09-07-20 Aol* Malwarebytes 800-827-6364 VA	4.99-	2.03
09-11	POS Debit- Debit Card 8134 09-09-20 Shell Oil 57444678 San Francisco CA	30.02-	27.99-



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(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-14	POS Debit- Debit Card 8134 09-10-20 Shell Oil 10008269 San Francisco CA	11.79-	39.78-
09-18	Deposit	200.00	160.22
09-18	Fed Express Fee	11.50-	148.72
09-18	Transfer To Credit Card Sirvaunte J Rhodes	28.00-	120.72
09-18	Transfer To Credit Card Sirvaunte J Rhodes	60.00-	60.72
09-18	ATM Rebate	3.99	64.71
09-18	Ending Balance		64.71

Average Daily Balance - Current Cycle: \$19.96

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-26	ACH	0.05	08-31	POS	7.50
08-19	POS	9.98	08-31	POS	16.37
08-20	POS	4.26	08-31	POS	19.97
08-20	POS	12.54	09-01	POS	11.45
08-20	POS	3.28	09-02	POS	3.78
08-21	POS	26.54	09-02	POS	4.33
08-21	POS	73.00	09-02	POS	5.02
08-21	POS	12.99	09-02	POS	17.63
08-24	POS	13.00	09-03	POS	2.49
08-24	POS	17.00	09-03	POS	3.93
08-24	POS	18.00	09-03	POS	4.50
08-24	POS	30.00	09-03	POS	16.56
08-24	POS	40.00	09-04	POS	2.00
08-24	POS	49.17	09-04	POS	4.99
08-24	POS	1.69	09-04	POS	5.00
08-25	POS	1.00	09-04	POS	5.03
08-27	POS	7.65	09-04	POS	5.68
08-27	POS	15.98	09-08	POS	4.99
08-28	POS	1.75	09-11	POS	30.02
08-28	POS	10.06	09-14	POS	11.79
08-28	POS	37.91	08-21	ATMO	42.99
08-31	POS	0.07	08-24	ATMO	60.00
08-31	POS	1.24			

Fee(s)

Total Returned Item Fee(s)

\$0.00

**Total
year-to-date***

\$29.00

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



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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.