



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

Statement Period
09/19/20 - 10/18/20

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(\$)
	Sirvaunte J Rhodes		
09-21	Transfer To Credit Card Sirvaunte J Rhodes	20.00-	30.00
09-21	Transfer To Credit Card Sirvaunte J Rhodes	30.00-	0.00
09-28	Adjustment - CR	5.00	5.00
09-28	Transfer To Credit Card Sirvaunte J Rhodes	5.00-	0.00
10-01	POS Credit Adjustment 9681 Transaction 09-30-20 Apple Cash Visa Direct CA	59.40	59.40
10-01	eDeposit-Scan/Mobile 000000106187984	5,279.88	5,339.28
10-01	ATM Fee - Withdrawal 09-30-20 Bank Of America San Francisco CA	1.00-	5,338.28
10-01	ATM Fee - Withdrawal 10-01-20 Pai Iso San Francisco CA	1.00-	5,337.28
10-01	ATM Fee - Denied Transaction 09-30-20 Bank Of America San Francisco CA	1.00-	5,336.28
10-01	ATM Fee - Denied Transaction 10-01-20 Pai Iso San Francisco CA	1.00-	5,335.28
10-01	ATM Withdrawal 10-01-20 Pai Iso San Francisco CA	63.25-	5,272.03
10-01	ATM Withdrawal 09-30-20 Bank Of America San Francisco CA	203.00-	5,069.03
10-05	POS Debit- Debit Card 9681 10-03-20 Mikes Market San Francisco CA	4.37-	5,064.66
10-05	POS Debit- Debit Card 9681 10-03-20 White Palace Liquo San Francisco CA	8.05-	5,056.61
10-05	POS Debit- Debit Card 9681 10-03-20 Soo Fong Resturan San Francisco CA	13.55-	5,043.06
10-05	POS Debit- Debit Card 9681 10-01-20 All Nite Pizza Inc San Francisco CA	13.75-	5,029.31
10-05	POS Debit- Debit Card 9681 10-03-20 76 - Daac Silver San Francisco CA	15.05-	5,014.26
10-05	POS Debit- Debit Card 9681 10-04-20 Doordash*old Skool Www.Doordash. CA	16.75-	4,997.51
10-06	POS Debit- Debit Card 9681 10-05-20 Doordash*the Burge Www.Doordash. CA	19.71-	4,977.80
10-07	POS Debit - Debit Card 9681 Transaction 10-06-20 Shell Service Station San Francisco CA	1.81-	4,975.99
10-07	POS Debit - Debit Card 9681 Transaction 10-06-20 Hillcrest Market San Francisco CA	7.00-	4,968.99
10-07	POS Debit- Debit Card 9681 10-06-20 Doordash*round Tab Www.Doordash. CA	9.84-	4,959.15

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(\$)
10-07	POS Debit- Debit Card 9681 10-07-20 Aaa Insurance 800-922-8228 CA	120.00-	4,839.15
10-08	POS Debit - Debit Card 9681 Transaction 10-07-20 Walgreens Store 2494 S San Francisco CA	5.69-	4,833.46
10-08	Paid To - Jpmorgan Chase Ext Trnsfr Chk 2100002	3.00-	4,830.46
10-09	POS Debit- Debit Card 9681 10-07-20 Burger King #5830 San Francisco CA	4.57-	4,825.89
10-13	POS Credit Adjustment 9681 Transaction 10-11-20 Venmo*virtue Tee New York City Ny	19.75	4,845.64
10-13	ATM Fee - Withdrawal 10-10-20 Citiban0010480 Richmond CA	1.00-	4,844.64
10-13	ATM Fee - Withdrawal 10-11-20 P318462 Emeryville CA	1.00-	4,843.64
10-13	ATM Fee - Withdrawal 10-09-20 Bank Of America San Francisco CA	1.00-	4,842.64
10-13	ATM Fee - Withdrawal 10-10-20 Cardtronics CCS San Francisco CA	1.00-	4,841.64
10-13	ATM Fee - Inquiry 10-10-20 Cardtronics CCS San Francisco CA	1.00-	4,840.64
10-13	ATM Withdrawal 10-09-20 Bank Of America San Francisco CA	23.00-	4,817.64
10-13	ATM Withdrawal 10-11-20 P318462 Emeryville CA	43.00-	4,774.64
10-13	ATM Withdrawal 10-10-20 Cardtronics CCS San Francisco CA	83.25-	4,691.39
10-13	ATM Withdrawal 10-10-20 Citiban0010480 Richmond CA	163.00-	4,528.39
10-13	POS Debit- Debit Card 9681 10-12-20 Mikes Market San Francisco CA	2.59-	4,525.80
10-13	POS Debit- Debit Card 9681 10-12-20 Springtown Gasolin Livermore CA	5.11-	4,520.69
10-13	POS Debit - Debit Card 9681 Transaction 10-10-20 White Palace Liquor San Francisco CA	7.80-	4,512.89
10-13	POS Debit- Debit Card 9681 10-11-20 76 - Daac Silver San Francisco CA	8.89-	4,504.00
10-13	POS Debit - Debit Card 9681 Transaction 10-12-20 7-Eleven Livermore CA	9.25-	4,494.75
10-13	POS Debit- Debit Card 9681 10-09-20 Apple Cash 1Infinitemloop CA	10.00-	4,484.75
10-13	POS Debit- Debit Card 9681 10-13-20 Chevron 0090683 San Francisco CA	10.01-	4,474.74
10-13	POS Debit- Debit Card 9681 10-11-20 76 - Emery Bay 76 Emeryville CA	10.11-	4,464.63
10-13	POS Debit- Debit Card 9681 10-12-20 Mikes Market San Francisco CA	10.37-	4,454.26
10-13	POS Debit- Debit Card 9681 10-10-20 Doordash*the Melt Www.Doordash. CA	16.30-	4,437.96
10-13	POS Debit - Debit Card 9681 Transaction 10-10-20 Arco#00230Silve San Francisco CA	17.35-	4,420.61
10-13	POS Debit - Debit Card 9681 Transaction 10-10-20 New College Hill Marke San Francisco CA	27.00-	4,393.61
10-13	POS Debit- Debit Card 9681 10-11-20 Venmo* Visa Direct Ny	50.00-	4,343.61
10-13	POS Debit- Debit Card 9681 10-12-20 Tinyland.Inc Httpswww.Tiny CA	75.06-	4,268.55
10-13	Transfer To Checking Ashley H Rhodes	4,000.00-	268.55
10-14	POS Credit Adjustment 9681 Transaction 10-14-20 Venmo*virtue Tee New York City Ny	79.20	347.75
10-14	Transfer From Checking Ashley H Rhodes	200.00	547.75
10-14	POS Debit- Debit Card 9681 10-13-20 Nintendo 800-255-3700 WA	29.99-	517.76
10-15	POS Debit- Debit Card 9681 10-13-20 Jamba Juice 1478 E 925-455-4743 CA	14.37-	503.39
10-15	POS Debit- Debit Card 9681 10-14-20 Four Points Pleasa Pleasanton CA	119.11-	384.28
10-16	POS Debit- Debit Card 9681 10-15-20 Springtown Gasolin Livermore CA	4.00-	380.28
10-16	POS Debit- Debit Card 9681 10-15-20 Tst* Jamba Juice - Livermore CA	6.19-	374.09
10-16	POS Debit- Debit Card 9681 10-15-20 Tst* Jamba Juice - Livermore CA	16.87-	357.22
10-16	POS Debit- Debit Card 9681 10-15-20 Apple Cash 1Infinitemloop CA	35.00-	322.22
10-16	ATM Rebate	10.00	332.22



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e-Checking - 7106821080

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-18	Ending Balance		332.22

Average Daily Balance - Current Cycle: \$2,049.70

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-08	ACH	3.00	10-13	POS	10.11
10-05	POS	8.05	10-13	POS	10.37
10-05	POS	13.55	10-13	POS	16.30
10-05	POS	13.75	10-13	POS	17.35
10-05	POS	15.05	10-13	POS	27.00
10-05	POS	16.75	10-13	POS	50.00
10-05	POS	4.37	10-13	POS	75.06
10-06	POS	19.71	10-14	POS	29.99
10-07	POS	7.00	10-15	POS	14.37
10-07	POS	9.84	10-15	POS	119.11
10-07	POS	120.00	10-16	POS	4.00
10-07	POS	1.81	10-16	POS	6.19
10-08	POS	5.69	10-16	POS	16.87
10-09	POS	4.57	10-16	POS	35.00
10-13	POS	2.59	10-01	ATMO	203.00
10-13	POS	5.11	10-01	ATMO	63.25
10-13	POS	7.80	10-13	ATMO	43.00
10-13	POS	8.89	10-13	ATMO	83.25
10-13	POS	9.25	10-13	ATMO	163.00
10-13	POS	10.00	10-13	ATMO	23.00
10-13	POS	10.01			

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.



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Statement of Account For SIRVAUNTE J RHODES

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.