



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

Statement Period
08/17/20 - 09/16/20

Access No. 12086441

Statement of Account
For STEPHANIE R DONERSON

Checking

EveryDay Checking - 7078918013

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-17	Beginning Balance		0.90
08-20	Deposit 08-19-20 Fcr5 Long Beach, CA	350.00	350.90
08-21	POS Debit- Debit Card 2325 08-20-20 Cash App*minerva A 8774174551 CA	40.00-	310.90
08-21	POS Debit - Debit Card 2325 Transaction 08-21-20 DbA Galaxy Cypre Cypress CA	46.62-	264.28
08-24	Transfer From Shares Stephanie R Donerson	60.00	324.28
08-24	Transfer From Shares Stephanie R Donerson	60.00	384.28
08-24	POS Debit - Debit Card 2325 Transaction 08-21-20 Target T- 1701 N Gaffe San Pedro CA	58.66-	325.62
08-24	POS Debit - Debit Card 2325 Transaction 08-21-20 Vons #2283 San Pedro CA	106.69-	218.93
08-24	POS Debit- Debit Card 2325 08-23-20 Ptispirit Cruises 855-733-5872 CA	136.84-	82.09
08-25	POS Debit- Debit Card 2325 08-23-20 Cash App*greg 8774174551 CA	30.00-	52.09
08-28	POS Debit- Debit Card 2325 08-26-20 5420 El Pollo Loco Long Beach CA	29.54-	22.55
09-02	Transfer From Shares Stephanie R Donerson	20.00	42.55
09-02	POS Debit - Debit Card 2325 Transaction 09-01-20 Vons #2283 San Pedro CA	9.98-	32.57
09-03	POS Debit - Debit Card 2325 Transaction 09-03-20 Arco #42000 Long Beach CA	25.35-	7.22
09-04	Transfer From Shares Stephanie R Donerson	15.00	22.22
09-08	POS Credit Adjustment 2325 Transaction 09-05-20 Cash App*cash Out Visa Direct CA	19.70	41.92
09-08	POS Credit Adjustment 2325 Transaction 09-06-20 Lyft 09-07 Exp Visa Direct WI	170.91	212.83
09-08	Transfer From Shares Stephanie R Donerson	20.00	232.83
09-08	POS Debit- Debit Card 2325 09-06-20 Jack IN The Box 35 Long Beach CA	5.06-	227.77

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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(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-08	POS Debit- Debit Card 2325 09-04-20 Cash App*kevonnevi 8774174551 CA	15.00-	212.77
09-08	POS Debit- Debit Card 2325 09-04-20 Jack IN The Box 35 Long Beach CA	17.14-	195.63
09-08	POS Debit - Debit Card 2325 Transaction 09-07-20 Target T- 6835 Katella Cypress CA	77.90-	117.73
09-08	Transfer To Shares Stephanie R Donerson	40.00-	77.73
09-09	POS Debit - Debit Card 2325 Transaction 09-08-20 Ralphs #0 4033 Ball RD Cypress CA	8.58-	69.15
09-09	POS Debit- Debit Card 2325 09-07-20 Starbucks Store 10 Cypress CA	14.05-	55.10
09-09	POS Debit- Debit Card 2325 09-08-20 A 4 Liquor Cypress CA	25.12-	29.98
09-10	Transfer From Shares Stephanie R Donerson	20.00	49.98
09-10	POS Debit- Debit Card 2325 09-08-20 The Cff Bn & Tea L Long Beach CA	7.80-	42.18
09-10	POS Debit- Debit Card 2325 09-10-20 Lyft Lyft.Com CA	8.71-	33.47
09-11	POS Credit Adjustment 2325 Transaction 09-10-20 Cash App*cash Out Visa Direct CA	19.70	53.17
09-11	Deposit 09-10-20 Fcr5 Long Beach, CA	2,251.00	2,304.17
09-11	POS Debit- Debit Card 2325 09-10-20 Lyft Lyft.Com CA	6.51-	2,297.66
09-11	POS Debit- Debit Card 2325 09-10-20 Lyft Lyft.Com CA	21.11-	2,276.55
09-11	POS Debit - Debit Card 2325 Transaction 09-10-20 Wal-Mart #5032 Buena Park CA	46.15-	2,230.40
09-11	POS Debit - Debit Card 2325 Transaction 09-10-20 Wm Superc Wal-Mart Sup LA Palma CA	90.14-	2,140.26
09-11	POS Debit - Debit Card 2325 Transaction 09-10-20 Albertsons #1105 Buena Park CA	123.32-	2,016.94
09-11	POS Debit- Debit Card 2325 09-10-20 Capital One Card P 800-9557070 VA	200.00-	1,816.94
09-14	POS Debit- Debit Card 2325 09-12-20 Greenlight 404-953-5925 GA	1.18-	1,815.76
09-14	POS Debit- Debit Card 2325 09-11-20 Tst* IT S Boba Tim LA Palma CA	5.00-	1,810.76
09-14	POS Debit- Debit Card 2325 09-11-20 Lyft Lyft.Com CA	6.47-	1,804.29
09-14	POS Debit- Debit Card 2325 09-13-20 Lyft Lyft.Com CA	7.05-	1,797.24
09-14	POS Debit- Debit Card 2325 09-13-20 Cash App*minerva A 8774174551 CA	20.00-	1,777.24
09-14	POS Debit- Debit Card 2325 09-13-20 Lyft Lyft.Com CA	20.91-	1,756.33
09-14	POS Debit- Debit Card 2325 09-12-20 Cash App*kevonne 8774174551 CA	25.00-	1,731.33
09-14	POS Debit - Debit Card 2325 Transaction 09-13-20 Arco #66473 Long Beach CA	40.35-	1,690.98
09-14	POS Debit- Debit Card 2325 09-12-20 Greenlight 404-953-5925 GA	43.82-	1,647.16
09-14	POS Debit - Debit Card 2325 Transaction 09-12-20 Rite Aid Store - 5500 Cypress CA	61.57-	1,585.59
09-14	POS Debit- Debit Card 2325 09-10-20 LA Palma Nails LA Palma CA	98.00-	1,487.59
09-14	POS Debit - Debit Card 2325 Transaction 09-12-20 OK Beauty And Hair Signal Hill CA	143.35-	1,344.24
09-14	POS Debit- Debit Card 2325 09-12-20 Cts*frontier Onlin 800-921-8101 CT	156.48-	1,187.76
09-14	Transfer To Shares Stephanie R Donerson	1,000.00-	187.76
09-15	Transfer From Shares Stephanie R Donerson	100.00	287.76
09-15	POS Debit- Debit Card 2325 09-14-20 Finish Line 888-777-3949 IN	51.10-	236.66
09-15	POS Debit- Debit Card 2325 09-14-20 Cityoflongbeach/Ph 562-570-5700 CA	86.00-	150.66
09-16	Transfer From Shares	312.81	463.47
09-16	Transfer From Shares Stephanie R Donerson	60.00	523.47
09-16	POS Debit- Debit Card 2325 09-15-20 99-Cents-Only #004 San Pedro CA	15.84-	507.63
09-16	POS Debit- Debit Card 2325 09-15-20 Sp * Waist Legging Httpswaistleg FL	51.00-	456.63



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EveryDay Checking - 7078918013

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-16	Ending Balance		456.63

Average Daily Balance - Current Cycle: \$258.49

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-21	POS	40.00	09-11	POS	90.14
08-21	POS	46.62	09-11	POS	123.32
08-24	POS	58.66	09-11	POS	200.00
08-24	POS	106.69	09-14	POS	1.18
08-24	POS	136.84	09-14	POS	5.00
08-25	POS	30.00	09-14	POS	6.47
08-28	POS	29.54	09-14	POS	7.05
09-02	POS	9.98	09-14	POS	20.00
09-03	POS	25.35	09-14	POS	20.91
09-08	POS	5.06	09-14	POS	25.00
09-08	POS	15.00	09-14	POS	40.35
09-08	POS	17.14	09-14	POS	43.82
09-08	POS	77.90	09-14	POS	61.57
09-09	POS	8.58	09-14	POS	98.00
09-09	POS	14.05	09-14	POS	143.35
09-09	POS	25.12	09-14	POS	156.48
09-10	POS	7.80	09-15	POS	51.10
09-10	POS	8.71	09-15	POS	86.00
09-11	POS	6.51	09-16	POS	15.84
09-11	POS	21.11	09-16	POS	51.00
09-11	POS	46.15			

Savings

Membership Savings - 3099246161

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-17	Beginning Balance		5.00
08-20	Deposit 08-19-20 Fcr5 Long Beach, CA	160.00	165.00
08-24	Transfer To Checking Stephanie R Donerson	60.00-	105.00
08-24	Transfer To Checking Stephanie R Donerson	60.00-	45.00
08-31	Dividend	0.01	45.01
09-02	Transfer To Checking Stephanie R Donerson	20.00-	25.01
09-04	Transfer To Checking Stephanie R Donerson	15.00-	10.01
09-08	Transfer From Checking Stephanie R Donerson	40.00	50.01
09-08	Transfer To Checking Stephanie R Donerson	20.00-	30.01
09-10	Transfer To Checking Stephanie R Donerson	20.00-	10.01
09-14	Transfer From Checking Stephanie R Donerson	1,000.00	1,010.01
09-15	Transfer To Checking Stephanie R Donerson	100.00-	910.01
09-16	Transfer To Checking	312.81-	597.20
09-16	Transfer To Checking Stephanie R Donerson	60.00-	537.20
09-16	Ending Balance		537.20



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Your account earned \$0.01, with an annual percentage yield earned of 0.33%, for the dividend period from 08-01-2020 through 08-31-2020

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 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.