



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

Statement Period
11/09/20 - 12/08/20

Access No. 6176601

Statement of Account
For CLAYTON M JONES

Checking

EveryDay Checking - 7021806679

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-09	Beginning Balance		433.26
11-09	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	55.95	489.21
11-09	POS Debit- Debit Card 7214 11-06-20 Google*fiesta Internet CA	7.99-	481.22
11-09	POS Debit- Debit Card 7214 11-06-20 Cash App*clayton J.8774174551 CA	10.00-	471.22
11-09	POS Debit- Debit Card 7214 11-06-20 Cash App*clayton J.8774174551 CA	10.00-	461.22
11-09	POS Debit- Debit Card 7214 11-06-20 Cash App*clayton J.8774174551 CA	20.00-	441.22
11-09	POS Debit- Debit Card 7214 11-07-20 Domino's 7912 760-353-8100 CA	34.51-	406.71
11-09	POS Debit- Debit Card 7214 11-07-20 Hotelscom919773455 Hotels.Com WA	151.80-	254.91
11-09	Paid To - Credit Acceptanc Billpay Chk 9100001	175.00-	79.91
11-10	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	896.08	975.99
11-13	Adjustment - DR	50.00-	925.99
11-13	POS Debit- Debit Card 7214 11-13-20 Public Storage 244 800-567-0759 CA	101.00-	824.99
11-13	POS Debit - Debit Card 7214 Transaction 11-12-20 Wm Superc Wal-Mart Sup San Diego CA	105.08-	719.91
11-16	POS Debit- Debit Card 7214 11-14-20 Google *fiesta 855-836-3987 CA	7.99-	711.92
11-16	POS Debit - Debit Card 7214 Transaction 11-15-20 Broadway CA Fin Lemon Grove CA	21.55-	690.37
11-16	POS Debit - Debit Card 7214 Transaction 11-13-20 Wal-Mart #5638 San Diego CA	37.64-	652.73
11-16	POS Debit- Debit Card 7214 11-14-20 Hotelscom920285919 Hotels.Com WA	123.27-	529.46
11-16	POS Debit- Debit Card 7214 11-14-20 Hotelscom920286908 Hotels.Com WA	151.73-	377.73
11-16	Paid To - Credit Acceptanc Billpay Chk 9100001	175.00-	202.73
11-17	POS Debit- Debit Card 7214 11-15-20 Carl's Jr Lemon Grove CA	7.42-	195.31
11-18	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	896.08	1,091.39
11-18	POS Debit- Debit Card 7214 11-16-20 McDonald's F5480 San Diego CA	5.48-	1,085.91
11-18	POS Debit- Debit Card 7214 11-18-20 Google* Clover 650-2530000 CA	14.99-	1,070.92
11-18	POS Debit- Debit Card 7214 11-17-20 Cash App*carleeta 8774174551 CA	20.00-	1,050.92

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(\$)
11-18	POS Debit - Debit Card 7214 Transaction 11-18-20 CVS/Pharm 09120--800 P Imperial Beac CA	33.12-	1,017.80
11-19	Paid To - Mountain Summit 8558197200 Chk 10120610	272.80-	745.00
11-20	POS Debit- Debit Card 7214 11-19-20 The Toll Roads Of 949-727-4800 CA	3.50-	741.50
11-20	POS Debit - Debit Card 7214 Transaction 11-20-20 Arco42682001 National City CA	16.55-	724.95
11-20	POS Debit- Debit Card 7214 11-19-20 Cash App*clayton J 8774174551 CA	50.00-	674.95
11-23	ATM Withdrawal 11-20-20 FC68 Imperial Mktplace CA	120.00-	554.95
11-23	POS Debit- Debit Card 7214 11-20-20 Google*fiesta Internet CA	7.99-	546.96
11-23	POS Debit- Debit Card 7214 11-21-20 Hotelscom919798194 Hotels.Com WA	119.90-	427.06
11-23	POS Debit- Debit Card 7214 11-21-20 Hotelscom919797126 Hotels.Com WA	119.90-	307.16
11-23	POS Debit- Debit Card 7214 11-19-20 Southwes 800-435-9792 TX	187.96-	119.20
11-23	Paid To - Credit Acceptanc Billpay Chk 9100001	175.00-	55.80-
11-23	Optional Overdraft Protection Fee(s)	20.00-	75.80-
11-24	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	896.08	820.28
11-24	POS Debit- Debit Card 7214 11-23-20 Hotelscom919800891 Hotels.Com WA	8.07-	812.21
11-24	POS Debit- Debit Card 7214 11-23-20 Priceln*red Roof P 800-774-2354 CT	78.97-	733.24
11-24	Paid To - Allstate Ins CO Ins Prem Chk 2100002	11.36-	721.88
11-25	POS Debit- Debit Card 7214 11-24-20 Hotelscom919802879 Hotels.Com WA	61.20-	660.68
11-27	POS Debit- Debit Card 7214 11-24-20 Google*clover Internet CA	14.99-	645.69
11-27	POS Debit - Debit Card 7214 Transaction 11-26-20 Arco42968001 Colton CA	19.55-	626.14
11-27	POS Debit - Debit Card 7214 Transaction 11-25-20 Staterbros003 151 E VA Colton CA	24.95-	601.19
11-27	POS Debit- Debit Card 7214 11-25-20 Att*tv NOW 800-965-7288 TX	80.00-	521.19
11-27	POS Debit- Debit Card 7214 11-26-20 Priceln*best Weste 800-774-2354 CT	170.98-	350.21
11-30	POS Debit - Debit Card 7214 Transaction 11-29-20 Arco42968001 Colton CA	19.66-	330.55
11-30	POS Debit- Debit Card 7214 11-29-20 Priceln*best Weste 800-774-2354 CT	82.97-	247.58
11-30	POS Debit- Debit Card 7214 11-27-20 Best Western Plus Colton CA	109.99-	137.59
11-30	POS Debit- Debit Card 7214 11-27-20 Google *phkljamsgo 855-836-3987 CA	119.99-	17.60
11-30	Paid To - Credit Acceptanc Billpay Chk 9100001	175.00-	157.40-
11-30	Optional Overdraft Protection Fee(s)	20.00-	177.40-
11-30	Dividend	0.02	177.38-
12-02	Deposit - ACH Paid From Allied Universal Payroll 01Afd2	210.82	33.44
12-02	POS Debit - Debit Card 7214 Transaction 12-01-20 Body Beautiful San Diego CA	25.00-	8.44
12-02	POS Debit- Debit Card 7214 12-01-20 Fyf*fromyouflowers 800-838-8853 CT	67.08-	58.64-
12-02	Optional Overdraft Protection Fee(s)	20.00-	78.64-
12-03	ATM Withdrawal 12-02-20 Fcqh Imperial Mktplace ATM3	380.00-	458.64-
12-03	Optional Overdraft Protection Fee(s)	20.00-	478.64-
12-04	Returned Item Fee 10120610	29.00-	507.64-
12-07	POS Credit Adjustment 7214 Transaction 12-05-20 Instacash Funds Visa Direct Ny	50.00	457.64-
12-07	POS Credit Adjustment 7214 Transaction 12-05-20 Instacash Funds Visa Direct Ny	50.00	407.64-
12-07	Paid To - T-Mobile Fdc Paymen Chk 2100002	59.97-	467.61-
12-07	Optional Overdraft Protection Fee(s)	20.00-	487.61-
12-08	Returned Item Fee 9100001	29.00-	516.61-
12-08	Ending Balance		516.61-

Average Daily Balance - Current Cycle: \$297.73

Your account earned \$0.02, with an annual percentage yield earned of 0.05%, for the dividend period from 11-01-2020 through 11-30-2020



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Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-09	ACH	175.00	11-18	POS	5.48
11-16	ACH	175.00	11-18	POS	14.99
11-19	ACH	272.80	11-18	POS	20.00
11-23	ACH	175.00	11-20	POS	3.50
11-24	ACH	11.36	11-20	POS	16.55
11-30	ACH	175.00	11-20	POS	50.00
12-07	ACH	59.97	11-23	POS	119.90
11-23	ATM	120.00	11-23	POS	119.90
12-03	ATM	380.00	11-23	POS	187.96
11-09	POS	20.00	11-23	POS	7.99
11-09	POS	34.51	11-24	POS	8.07
11-09	POS	151.80	11-24	POS	78.97
11-09	POS	7.99	11-25	POS	61.20
11-09	POS	10.00	11-27	POS	80.00
11-09	POS	10.00	11-27	POS	170.98
11-13	POS	101.00	11-27	POS	14.99
11-13	POS	105.08	11-27	POS	19.55
11-16	POS	123.27	11-27	POS	24.95
11-16	POS	151.73	11-30	POS	119.99
11-16	POS	7.99	11-30	POS	19.66
11-16	POS	21.55	11-30	POS	82.97
11-16	POS	37.64	11-30	POS	109.99
11-17	POS	7.42	12-02	POS	25.00
11-18	POS	33.12	12-02	POS	67.08

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$100.00	\$1,111.00
Total Returned Item Fee(s)	\$58.00	\$261.00

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

Savings
Membership Savings - 3028781130

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-09	Beginning Balance		5.00
No Transactions This Period			
12-08	Ending Balance		5.00



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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.