





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

Statement Period  
07/20/25 - 08/19/25

Access No. 21853755

**Statement of Account**  
For GARY R HICKS III

**Checking**

**EveryDay Checking - 7191782270**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-20	Beginning Balance		270.60
07-21	POS Debit- Debit Card 6870 07-18-25 Apple Cash Balance 1InfiniteLoop CA	770.00-	499.40-
07-21	Optional Overdraft Protection Fee(s)	20.00-	519.40-
07-24	Deposit - ACH Paid From Soco Private Sec ACH Paymen 01Afd1	817.33	297.93
07-25	Transfer From Shares	0.06	297.99
07-25	Transfer From Shares	3.00	300.99
07-25	Transfer From Shares	9.00	309.99
07-25	POS Debit- Debit Card 6870 07-25-25 Discord* Nitromont Discord.Com CA	9.99-	300.00
07-25	Transfer To Shares	290.00-	10.00
07-28	Transfer From Shares	270.00	280.00
07-28	POS Debit- Debit Card 6870 07-25-25 Apple Cash Sent MO 1InfiniteLoop CA	10.00-	270.00
07-29	Deposit - ACH Paid From Uber USA 6787 Edi Paymnt 072925	8.08	278.08
07-29	Transfer From Shares	7.95	286.03
07-29	ATM Fee - Withdrawal 07-28-25 Pai ATM Lathrop CA	1.00-	285.03
07-29	ATM Withdrawal 07-28-25 Pai ATM Lathrop CA	28.50-	256.53
07-29	Paid To - Float Me, Corp. Floatme Su Chk 2100002	4.99-	251.54
07-29	Paid To - Float Me, Corp. Floatme Su Chk 2100002	4.99-	246.55
07-31	Deposit - ACH Paid From Soco Private Sec ACH Paymen 01Afd1	819.87	1,066.42
07-31	POS Debit- Debit Card 6870 07-30-25 Verizon Agent Fee 800-922-0204 FL	10.00-	1,056.42
07-31	POS Debit- Debit Card 6870 07-30-25 Apple Cash Balance 1InfiniteLoop CA	58.14-	998.28
07-31	POS Debit- Debit Card 6870 07-30-25 Vzwrlls*bill Pay V 800-922-0204 FL	188.39-	809.89
08-01	POS Credit Adjustment 6870 Transaction 08-01-25 Apple Cash Inst Xf Cupertino CA	47.95	857.84
08-01	ATM Fee - Withdrawal 07-31-25 Pai ATM Lathrop CA	1.00-	856.84
08-01	ATM Withdrawal 07-31-25 Pai ATM Lathrop CA	28.50-	828.34
08-01	POS Debit- Debit Card 6870 07-31-25 Popeyes 3611 Vallejo CA	20.19-	808.15
08-01	POS Debit- Debit Card 6870 07-31-25 Apple Cash Balance 1InfiniteLoop CA	490.00-	318.15

**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	
- -	( )		( )	



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

Statement Period  
07/20/25 - 08/19/25

Access No. 21853755

Statement of Account  
For GARY R HICKS III

**EveryDay Checking - 7191782270**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-04	POS Debit- Debit Card 6870 08-02-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	312.86
08-04	POS Debit - Debit Card 6870 Transaction 08-01-25 Oyster Oyster Vallejo CA	25.56-	287.30
08-04	POS Debit- Debit Card 6870 08-02-25 Apple Cash Balance 1Infinielloop CA	40.00-	247.30
08-04	POS Debit- Debit Card 6870 08-01-25 Cubesmart 3458 800-8001717 CA	86.50-	160.80
08-04	POS Debit- Debit Card 6870 08-01-25 Apple Cash Balance 1Infinielloop CA	163.00-	2.20-
08-04	POS Debit- Debit Card 6870 08-02-25 Apple Cash Balance 1Infinielloop CA	497.00-	499.20-
08-04	Optional Overdraft Protection Fee(s)	20.00-	519.20-
08-07	Deposit - ACH Paid From Soco Private Sec ACH Paymen 01Afd1	816.35	297.15
08-08	POS Credit Adjustment 6870 Transaction 08-08-25 Klover App Cash Ad Chicago IL	100.00	397.15
08-08	POS Credit Adjustment 6870 Transaction 08-08-25 Dailypay* New York Ny	241.01	638.16
08-08	Transfer From Shares	1.00	639.16
08-08	Transfer From Shares	35.00	674.16
08-08	Transfer From Shares	100.00	774.16
08-08	Transfer From Shares	297.00	1,071.16
08-08	Transfer From Shares	503.00	1,574.16
08-08	Transfer To Shares	200.00	1,374.16
08-08	Transfer To Shares	297.00	1,077.16
08-08	Transfer To Shares	538.00	539.16
08-11	POS Credit Adjustment 6870 Transaction 08-11-25 Dailypay* New York Ny	46.01	585.17
08-11	POS Credit Adjustment 6870 Transaction 08-11-25 Dailypay* New York Ny	51.55	636.72
08-11	Transfer From Shares	28.00	664.72
08-11	Transfer From Shares	71.01	735.73
08-11	POS Debit- Debit Card 6870 08-08-25 Domino's 8566 707-649-2640 CA	27.55-	708.18
08-11	POS Debit- Debit Card 6870 08-08-25 Apple Cash Balance 1Infinielloop CA	35.00-	673.18
08-11	POS Debit - Debit Card 6870 Transaction 08-08-25 USPS PO 05806401 2635 Vallejo CA	1,003.60-	330.42-
08-11	Optional Overdraft Protection Fee(s)	20.00-	350.42-
08-12	POS Debit- Debit Card 6870 08-11-25 Apple Cash Balance 1Infinielloop CA	71.00-	421.42-
08-12	Optional Overdraft Protection Fee(s)	20.00-	441.42-
08-13	POS Debit- Debit Card 6870 08-12-25 Apple Cash Balance 1Infinielloop CA	48.00-	489.42-
08-13	POS Debit- Debit Card 6870 08-12-25 Apple Cash Balance 1Infinielloop CA	50.00-	539.42-
08-13	Optional Overdraft Protection Fee(s)	20.00-	559.42-
08-14	Deposit - ACH Paid From Check City Check City 01Afd1	255.00	304.42-
08-14	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	469.43	165.01
08-15	Transfer From Shares	19.70	184.71
08-15	Transfer From Shares	20.00	204.71
08-15	Transfer From Shares	30.00	234.71
08-15	Transfer To Shares	165.00-	69.71
08-18	Transfer From Shares	38.64	108.35
08-18	POS Credit Adjustment 6870 Transaction 08-17-25 Tilt Cash Advance San Francisco CA	10.00	118.35
08-18	POS Credit Adjustment 6870 Transaction 08-16-25 Moneytree - Instan Seattle WA	50.00	168.35
08-18	Deposit - ACH Paid From Postlakelend 8882049549 01Afd1	375.00	543.35
08-18	Transfer From Shares	2.00	545.35
08-18	Transfer From Shares	6.00	551.35
08-18	Transfer From Shares	11.00	562.35
08-18	Transfer From Shares	15.00	577.35
08-18	Transfer From Shares	15.00	592.35
08-18	Transfer From Shares	20.00	612.35



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

Statement Period  
07/20/25 - 08/19/25

Access No. 21853755

Statement of Account  
For GARY R HICKS III

**EveryDay Checking - 7191782270**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-18	Transfer From Shares	38.00	650.35
08-18	Transfer From Shares	72.30	722.65
08-18	POS Debit- Debit Card 6870 08-16-25 Chevron 0357298 Fairfield CA	4.70-	717.95
08-18	POS Debit- Debit Card 6870 08-16-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	712.66
08-18	POS Debit- Debit Card 6870 08-15-25 Apple.Com/Bill 866-712-7753 CA	9.99-	702.67
08-18	POS Debit- Debit Card 6870 08-16-25 McDonald's F6810 Vallejo CA	11.34-	691.33
08-18	POS Debit- Debit Card 6870 08-17-25 Starbucks Store 09 Fairfield CA	12.45-	678.88
08-18	POS Debit- Debit Card 6870 08-16-25 Jack IN The Box 05 Santa Rosa CA	13.08-	665.80
08-18	POS Debit- Debit Card 6870 08-16-25 Apple Cash Balance 1Infinielloop CA	13.15-	652.65
08-18	POS Debit- Debit Card 6870 08-17-25 Chevron 0357298 Fairfield CA	15.00-	637.65
08-18	POS Debit- Debit Card 6870 08-16-25 Super+ * 1833-773- 844-461-2577 CA	15.00-	622.65
08-18	POS Debit- Debit Card 6870 08-17-25 Apple Cash Sent MO 1Infinielloop CA	15.00-	607.65
08-18	POS Debit- Debit Card 6870 08-15-25 Apple.Com/Bill 866-712-7753 CA	19.99-	587.66
08-18	POS Debit- Debit Card 6870 08-15-25 Popeyes 13903 Rosemary@ghai CA	21.88-	565.78
08-18	POS Debit- Debit Card 6870 08-18-25 Chevron 0357298 Fairfield CA	22.14-	543.64
08-18	POS Debit- Debit Card 6870 08-17-25 Apple Cash Balance 1Infinielloop CA	30.00-	513.64
08-18	Transfer To Shares	15.00-	498.64
08-18	Transfer To Shares	49.00-	449.64
08-18	Transfer To Shares	342.00-	107.64
08-18	Paid To - Bright Money Membership Chk 8410676	39.00-	68.64
08-19	Deposit - ACH Paid From Ace Cash Express Loanpaymnt 01Afd2	255.00	323.64
08-19	Transfer From Shares	19.00	342.64
08-19	Transfer From Shares	30.00	372.64
08-19	Transfer From Shares	464.00	836.64
08-19	POS Debit- Debit Card 6870 08-18-25 Paypal *multimrket 402-935-7733 CA	1.24	835.40
08-19	POS Debit- Debit Card 6870 08-18-25 Chevron 0357298 Fairfield CA	10.00-	825.40
08-19	POS Debit- Debit Card 6870 08-18-25 DD *doordash Wendy 855-973-1040 CA	18.24-	807.16
08-19	POS Debit- Debit Card 6870 08-18-25 Popeyes 13903 Rosemary@ghai CA	19.16-	788.00
08-19	POS Debit- Debit Card 6870 08-18-25 Chevron 0357298 Fairfield CA	20.00-	768.00
08-19	Transfer To Shares	230.00-	538.00
<b>08-19</b>	<b>Ending Balance</b>		<b>538.00</b>

Average Daily Balance - Current Cycle: \$50.13

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-29	ACH	4.99	08-13	POS	48.00
07-29	ACH	4.99	08-18	POS	5.29
08-18	ACH	39.00	08-18	POS	9.99
07-21	POS	770.00	08-18	POS	11.34
07-25	POS	9.99	08-18	POS	12.45
07-28	POS	10.00	08-18	POS	13.08
07-31	POS	58.14	08-18	POS	13.15
07-31	POS	188.39	08-18	POS	15.00
07-31	POS	10.00	08-18	POS	15.00
08-01	POS	490.00	08-18	POS	15.00
08-01	POS	20.19	08-18	POS	19.99
08-04	POS	25.56	08-18	POS	21.88
08-04	POS	40.00	08-18	POS	22.14
08-04	POS	86.50	08-18	POS	30.00
08-04	POS	163.00	08-18	POS	4.70
08-04	POS	497.00	08-19	POS	1.24
08-04	POS	5.29	08-19	POS	10.00
08-11	POS	35.00	08-19	POS	18.24
08-11	POS	1,003.60	08-19	POS	19.16
08-11	POS	27.55	08-19	POS	20.00
08-12	POS	71.00	07-29	ATMO	28.50
08-13	POS	50.00	08-01	ATMO	28.50



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

Statement Period  
07/20/25 - 08/19/25

Access No. 21853755

**Statement of Account**  
For GARY R HICKS III

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$100.00	\$520.00

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

**Savings**

**Membership Savings - 3221532827**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-20	Beginning Balance		5.01
07-25	Transfer From Checking	290.00	295.01
07-25	Transfer To Checking	0.06-	294.95
07-25	Transfer To Checking	3.00-	291.95
07-25	Transfer To Checking	9.00-	282.95
07-28	Transfer To Checking	270.00-	12.95
07-29	Transfer To Checking	7.95-	5.00
07-31	Dividend	0.01	5.01
08-08	Transfer From Checking	200.00	205.01
08-08	Transfer From Checking	297.00	502.01
08-08	Transfer From Checking	538.00	1,040.01
08-08	Transfer To Checking	1.00-	1,039.01
08-08	Transfer To Checking	35.00-	1,004.01
08-08	Transfer To Checking	100.00-	904.01
08-08	Transfer To Checking	297.00-	607.01
08-08	Transfer To Checking	503.00-	104.01
08-11	Transfer To Checking	28.00	76.01
08-11	Transfer To Checking	71.01	5.00
08-15	Transfer From Checking	165.00	170.00
08-15	Transfer To Checking	19.70-	150.30
08-15	Transfer To Checking	20.00-	130.30
08-15	Transfer To Checking	30.00-	100.30
08-18	Transfer From Checking	15.00	115.30
08-18	Transfer From Checking	49.00	164.30
08-18	Transfer From Checking	342.00	506.30
08-18	Transfer To Checking	38.64-	467.66
08-18	Transfer To Checking	2.00-	465.66
08-18	Transfer To Checking	6.00-	459.66
08-18	Transfer To Checking	11.00-	448.66
08-18	Transfer To Checking	15.00-	433.66
08-18	Transfer To Checking	15.00-	418.66
08-18	Transfer To Checking	20.00-	398.66
08-18	Transfer To Checking	38.00-	360.66
08-18	Transfer To Checking	72.30-	288.36
08-19	Transfer From Checking	230.00	518.36
08-19	Transfer To Checking	19.00-	499.36
08-19	Transfer To Checking	30.00-	469.36
08-19	Transfer To Checking	464.00-	5.36
<b>08-19</b>	<b>Ending Balance</b>		<b>5.36</b>

Your account earned \$0.01, with an annual percentage yield earned of 0.37%, for the dividend period from 07-01-2025 through 07-31-2025



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

Statement Period  
07/20/25 - 08/19/25

Access No. 21853755

**Statement of Account**  
For GARY R HICKS III

**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](http://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.