



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

Statement Period
08/20/25 - 09/19/25

Access No. 21853755

Statement of Account
For GARY R HICKS III

Checking

EveryDay Checking - 7191782270

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-20	Beginning Balance		538.00
08-20	POS Debit - Debit Card 6870 Transaction 08-19-25 Forest Hill Market Monte Rio CA	8.22-	529.78
08-20	POS Debit- Debit Card 6870 08-19-25 DD *doordash Jacki 855-973-1040 CA	9.42-	520.36
08-20	POS Debit- Debit Card 6870 08-19-25 Chevron 0357298 Fairfield CA	18.84-	501.52
08-20	POS Debit- Debit Card 6870 08-20-25 Cash App*gary Hick Oakland CA	426.00-	75.52
08-21	POS Credit Adjustment 6870 Transaction 08-21-25 Tilt Cash Advance San Francisco CA	25.00	100.52
08-21	Dispute - Temp Credit	9.99	110.51
08-21	Dispute - Temp Credit	19.99	130.50
08-21	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	817.14	947.64
08-21	POS Debit- Debit Card 6870 08-21-25 Tilt Advance Tilt.Com ID	11.00-	936.64
08-21	POS Debit- Debit Card 6870 08-20-25 Apple Cash Balance 1Infinetloop CA	26.00-	910.64
08-21	POS Debit- Debit Card 6870 08-20-25 Apple Cash Balance 1Infinetloop CA	30.00-	880.64
08-22	POS Credit Adjustment 6870 Transaction 08-22-25 Brigit New York Ny	0.01	880.65
08-22	POS Credit Adjustment 6870 Transaction 08-22-25 Brigit New York Ny	50.00	930.65
08-22	POS Credit Adjustment 6870 Transaction 08-22-25 Moneytree - Instan Seattle WA	50.00	980.65
08-22	POS Credit Adjustment 6870 Transaction 08-21-25 Apple Cash Inst Xf Cupertino CA	345.74	1,326.39
08-22	Deposit - ACH Paid From Bright Money Saving0822 01Afd1	39.00	1,365.39
08-22	Transfer From Shares	5.00	1,370.39
08-22	Transfer From Shares	27.94	1,398.33
08-22	Transfer From Shares	59.00	1,457.33
08-22	Transfer From Shares	250.00	1,707.33
08-22	Transfer From Shares	269.00	1,976.33
08-22	Transfer From Shares	1,000.00	2,976.33
08-22	Transfer From Shares	1,000.00	3,976.33
08-22	Transfer From Shares	1,266.00	5,242.33

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(\$)
08-22	POS Debit- Debit Card 6870 08-22-25 Discord* Nitromont Discord.Com CA	9.99-	5,232.34
08-22	Transfer To Shares	39.00-	5,193.34
08-22	Transfer To Shares	50.20-	5,143.14
08-22	Transfer To Shares	250.00-	4,893.14
08-22	Transfer To Shares	346.02-	4,547.12
08-22	Transfer To Shares	880.36-	3,666.76
08-22	Transfer To Shares	1,000.00-	2,666.76
08-22	Transfer To Shares	1,045.00-	1,621.76
08-22	Transfer To Shares	1,266.00-	355.76
08-22	Paid To - Dave Davesubfee Chk 8410676	3.00-	352.76
08-22	Paid To - Tilt fka Empower 1000608013 Chk 12114039	8.00-	344.76
08-25	POS Credit Adjustment 6870 Transaction 08-25-25 Cash App*gary Hick Oakland CA	8.75	353.51
08-25	POS Credit Adjustment 6870 Transaction 08-23-25 Cleo Salary Advanc Oakland CA	20.00	373.51
08-25	POS Credit Adjustment 6870 Transaction 08-23-25 Tilt Cash Advance San Francisco CA	25.00	398.51
08-25	POS Credit Adjustment 6870 Transaction 08-23-25 Cash App*gary Hick Oakland CA	239.67	638.18
08-25	POS Credit Adjustment 6870 Transaction 08-24-25 Daillypay* New York Ny	595.68	1,233.86
08-25	Deposit - FedNow Paid From True Finance	10.00	1,243.86
08-25	Deposit - ACH Paid From Credit Genie creditgeni 01Afd1	15.00	1,258.86
08-25	Deposit - FedNow Paid From Gerald	25.84	1,284.70
08-25	ATM Withdrawal 08-24-25 Golden 1 C Vallejo CA	20.00	1,264.70
08-25	ATM Withdrawal 08-24-25 Golden 1 C Vallejo CA	40.00	1,224.70
08-25	ATM Withdrawal 08-23-25 Golden 1 C Vallejo CA	240.00	984.70
08-25	ATM Withdrawal 08-24-25 Golden 1 C Vallejo CA	500.00	484.70
08-25	ATM Withdrawal 08-25-25 Golden 1 C Vallejo CA	500.00	15.30-
08-25	POS Debit- Debit Card 6870 08-23-25 Jointrue.Com Jointrue.Com WA	4.99-	20.29-
08-25	POS Debit- Debit Card 6870 08-23-25 Cleo Ai Meetcleo.Com DE	5.99-	26.28-
08-25	POS Debit- Debit Card 6870 08-23-25 Tilt Advance Tilt.Com ID	27.00-	53.28-
08-25	POS Debit- Debit Card 6870 08-23-25 Apple Cash Balance 1Infinielloop CA	27.94-	81.22-
08-25	POS Debit- Debit Card 6870 08-24-25 Apple Cash Balance 1Infinielloop CA	31.53-	112.75-
08-25	POS Debit- Debit Card 6870 08-25-25 Cash App*gary Hick Oakland CA	43.00-	155.75-
08-25	POS Debit- Debit Card 6870 08-22-25 Moneytree Dddcp 206-2463500 WA	58.82-	214.57-
08-25	POS Debit- Debit Card 6870 08-22-25 Cash App*gary Hick Oakland CA	269.00-	483.57-
08-25	Optional Overdraft Protection Fee(s)	20.00-	503.57-
08-26	POS Credit Adjustment 6870 Transaction 08-25-25 Daillypay* New York Ny	29.70	473.87-
08-26	POS Debit- Debit Card 6870 08-25-25 Cash App*gary Hick Oakland CA	15.00-	488.87-
08-26	POS Debit- Debit Card 6870 08-26-25 Cash App*gary Hick Oakland CA	31.00-	519.87-
08-26	Optional Overdraft Protection Fee(s)	20.00-	539.87-
08-27	Refund Optional Overdraft Protection Fee	20.00	519.87-
08-29	Deposit - ACH Paid From Daillypay Soco Priva 01Afd1	215.82	304.05-
08-29	POS Debit- Debit Card 6870 08-29-25 Tilt Advance Tilt.Com ID	27.00-	331.05-
08-29	Optional Overdraft Protection Fee(s)	20.00-	351.05-
09-02	POS Debit- Debit Card 6870 08-30-25 Apple Cash Balance 1Infinielloop CA	168.95-	520.00-
09-02	Optional Overdraft Protection Fee(s)	20.00-	540.00-
09-05	POS Credit Adjustment 6870 Transaction 09-04-25 Daillypay* New York Ny	117.72	422.28-
09-05	Deposit - ACH Paid From Daillypay Soco Priva 01Afd1	213.90	208.38-
09-05	ATM Withdrawal 09-04-25 Golden 1 C Vallejo CA	20.00	228.38-
09-05	POS Debit - Debit Card 6870 Transaction 09-05-25 Arco#07090Arco Vallejo	19.93-	248.31-
09-08	POS Credit Adjustment 6870 Transaction 09-06-25 Daillypay* New York Ny	225.53	22.78-



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EveryDay Checking - 7191782270

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-08	POS Debit- Debit Card 6870 09-06-25 Bonfare Market #30 Vallejo CA	2.99-	25.77-
09-08	POS Debit- Debit Card 6870 09-07-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	31.06-
09-08	POS Debit- Debit Card 6870 09-05-25 Dd's Discounts #50 Vallejo CA	6.54-	37.60-
09-08	POS Debit - Debit Card 6870 Transaction 09-05-25 Bonfare Market Vallejo	8.73-	46.33-
09-08	POS Debit - Debit Card 6870 Transaction 09-05-25 CVS/Pharmacy #09 09832 Vallejo CA	9.82-	56.15-
09-08	POS Debit- Debit Card 6870 09-05-25 Bonfare Market #30 Vallejo CA	15.00-	71.15-
09-08	POS Debit- Debit Card 6870 09-07-25 Apple Cash Balance 1Infiniteoop CA	428.00-	499.15-
09-08	Optional Overdraft Protection Fee(s)	20.00-	519.15-
09-12	Deposit - RTP Paid From Daily Pay	222.18	296.97-
09-15	POS Debit - Debit Card 6870 Transaction 09-13-25 Dixon 76 Dixon	4.38-	301.35-
09-15	POS Debit - Debit Card 6870 Transaction 09-12-25 Dollartree Vallejo	6.66-	308.01-
09-15	POS Debit- Debit Card 6870 09-13-25 Lucky Convenience Elk Grove CA	9.24-	317.25-
09-15	POS Debit - Debit Card 6870 Transaction 09-13-25 Corner Gas And Vallejo	9.32-	326.57-
09-15	POS Debit - Debit Card 6870 Transaction 09-13-25 Dixon 76 Dixon	15.00-	341.57-
09-15	POS Debit- Debit Card 6870 09-13-25 Sq *worlds Of Wond Rancho Cordov CA	16.31-	357.88-
09-15	POS Debit - Debit Card 6870 Transaction 09-13-25 Grand Gas Vallejo	20.35-	378.23-
09-15	POS Debit- Debit Card 6870 09-14-25 Zeppelin Comics Benicia CA	21.10-	399.33-
09-15	POS Debit- Debit Card 6870 09-14-25 Apple Cash Balance 1Infiniteoop CA	100.00-	499.33-
09-15	Optional Overdraft Protection Fee(s)	20.00-	519.33-
09-19	POS Credit Adjustment 6870 Transaction 09-18-25 Apple Cash Inst Xf Cupertino CA	85.86	433.47-
09-19	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	207.53	225.94-
09-19	Ending Balance		225.94-

Average Daily Balance - Current Cycle: \$294.60-

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-22	ACH	3.00	09-08	POS	2.99
08-22	ACH	8.00	09-08	POS	5.29
08-20	POS	18.84	09-08	POS	6.54
08-20	POS	426.00	09-08	POS	8.73
08-20	POS	8.22	09-08	POS	9.82
08-20	POS	9.42	09-08	POS	15.00
08-21	POS	30.00	09-08	POS	428.00
08-21	POS	11.00	09-15	POS	4.38
08-21	POS	26.00	09-15	POS	6.66
08-22	POS	9.99	09-15	POS	9.24
08-25	POS	4.99	09-15	POS	9.32
08-25	POS	5.99	09-15	POS	15.00
08-25	POS	27.00	09-15	POS	16.31
08-25	POS	27.94	09-15	POS	20.35
08-25	POS	31.53	09-15	POS	21.10
08-25	POS	43.00	09-15	POS	100.00
08-25	POS	58.82	08-25	ATMO	500.00
08-25	POS	269.00	08-25	ATMO	20.00
08-26	POS	15.00	08-25	ATMO	40.00
08-26	POS	31.00	08-25	ATMO	240.00
08-29	POS	27.00	08-25	ATMO	500.00
09-02	POS	168.95	09-05	ATMO	20.00
09-05	POS	19.93			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$120.00	\$620.00

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



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Savings

Membership Savings - 3221532827

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-20	Beginning Balance		5.36
08-22	Transfer From Checking	39.00	44.36
08-22	Transfer From Checking	50.20	94.56
08-22	Transfer From Checking	250.00	344.56
08-22	Transfer From Checking	346.02	690.58
08-22	Transfer From Checking	880.36	1,570.94
08-22	Transfer From Checking	1,000.00	2,570.94
08-22	Transfer From Checking	1,045.00	3,615.94
08-22	Transfer From Checking	1,266.00	4,881.94
08-22	Transfer To Checking	5.00-	4,876.94
08-22	Transfer To Checking	27.94-	4,849.00
08-22	Transfer To Checking	59.00-	4,790.00
08-22	Transfer To Checking	250.00-	4,540.00
08-22	Transfer To Checking	269.00-	4,271.00
08-22	Transfer To Checking	1,000.00-	3,271.00
08-22	Transfer To Checking	1,000.00-	2,271.00
08-22	Transfer To Checking	1,266.00-	1,005.00
08-25	Withdrawal by Cash 08-22-25 Valley Strong Cu #947 Fairfield CA	1,000.00-	5.00
08-29	Dividend	0.03	5.03
09-19	Ending Balance		5.03

Your account earned \$0.03, with an annual percentage yield earned of 0.27%, for the dividend period from 08-01-2025 through 08-31-2025



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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.