



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

Statement Period
09/20/25 - 10/19/25

Access No. 21853755

Statement of Account
For GARY R HICKS III

Checking

EveryDay Checking - 7191782270

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-20	Beginning Balance		225.94-
09-22	POS Debit- Debit Card 6870 09-20-25 Chevron 0374877 Vallejo CA	3.81-	229.75-
09-22	POS Debit- Debit Card 6870 09-19-25 IN-N-Out Vallejo Vallejo CA	4.70-	234.45-
09-22	POS Debit- Debit Card 6870 09-20-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	239.74-
09-22	POS Debit- Debit Card 6870 09-19-25 Cleo Ai Meetcleo.Com DE	5.99-	245.73-
09-22	POS Debit- Debit Card 6870 09-21-25 McDonalds 6810 Vallejo CA	9.49-	255.22-
09-22	POS Debit- Debit Card 6870 09-22-25 Discord* Nitromont Discord.Com CA	9.99-	265.21-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	10.00-	275.21-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Sent MO 1Infiniloop CA	10.00-	285.21-
09-22	POS Debit- Debit Card 6870 09-19-25 Starbucks Store 05 Vallejo CA	14.45-	299.66-
09-22	POS Debit- Debit Card 6870 09-20-25 Super+ * 1833-773- 844-461-2577 CA	15.00-	314.66-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	15.00-	329.66-
09-22	POS Debit - Debit Card 6870 Transaction 09-19-25 Bonfare Market Vallejo	17.11-	346.77-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	19.00-	365.77-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	19.00-	384.77-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	19.00-	403.77-
09-22	POS Debit- Debit Card 6870 09-20-25 Apple Cash Balance 1Infiniloop CA	19.00-	422.77-
09-23	POS Debit- Debit Card 6870 09-23-25 Jointrue.Com Jointrue.Com WA	4.99-	427.76-
09-25	Transfer From Shares	0.03	427.73-
09-26	POS Credit Adjustment 6870 Transaction 09-26-25 Tilt Cash Advance San Francisco CA	10.00	417.73-
09-26	POS Credit Adjustment 6870 Transaction 09-26-25 Dailypay* New York Ny	114.49	303.24-
09-26	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	336.83	33.59
09-26	Paid To - Credit Genie creditgeni.Chk 2121489	16.99	16.60
09-29	POS Debit- Debit Card 6870 09-28-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	11.31
09-29	POS Debit- Debit Card 6870 09-27-25 Apple Cash Balance 1Infiniloop CA	13.59-	2.28-

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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09-29	POS Debit- Debit Card 6870 09-26-25 Cleo* Advance Repa Meetcleo.Com DE	20.00-	22.28-
09-30	POS Debit- Debit Card 6870 09-29-25 Dollar Tree Vallejo CA	3.98-	26.26-
09-30	POS Debit - Debit Card 6870 Transaction 09-29-25 Dollartree Vallejo	8.12-	34.38-
09-30	POS Debit - Debit Card 6870 Transaction 09-29-25 7-Eleven Pittsburg	9.32-	43.70-
09-30	POS Debit - Debit Card 6870 Transaction 09-29-25 Shell Service Station Pittsburg CA	15.00-	58.70-
09-30	POS Debit - Debit Card 6870 Transaction 09-29-25 Stop N Save 129 Vallejo	15.00-	73.70-
10-01	POS Debit - Debit Card 6870 Transaction 09-30-25 Bonfare Market Vallejo	10.00-	83.70-
10-01	POS Debit - Debit Card 6870 Transaction 09-30-25 Wm Supercenter #5609 Vallejo	10.61-	94.31-
10-02	ATM Fee - Withdrawal 10-01-25 Mobile ATM Tenn Vallejo CA	1.00-	95.31-
10-02	ATM Withdrawal 10-01-25 Mobile ATM Tenn Vallejo CA	13.50-	108.81-
10-02	POS Debit - Debit Card 6870 Transaction 10-01-25 Shell Service Station Vallejo CA	0.90-	109.71-
10-02	POS Debit- Debit Card 6870 10-01-25 McDonald's F757 Vallejo CA	7.42-	117.13-
10-03	POS Credit Adjustment 6870 Transaction 10-03-25 Tilt Cash Advance San Francisco CA	25.00	92.13-
10-03	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	404.48	312.35
10-03	POS Debit- Debit Card 6870 10-01-25 Taco Bell 041346 Vallejo CA	7.59	304.76
10-03	POS Debit- Debit Card 6870 10-02-25 McDonalds 6810 Vallejo CA	8.94	295.82
10-03	POS Debit - Debit Card 6870 Transaction 10-02-25 Bonfare Market Vallejo	10.00-	285.82
10-03	POS Debit- Debit Card 6870 10-03-25 Tilt Advance Tilt.Com ID	11.00-	274.82
10-03	Paid To - Cleo Ai Cleo Ai Chk 27397636	3.99-	270.83
10-03	Paid To - Credit Genie creditgeni Chk 2121489	4.99-	265.84
10-06	POS Debit - Debit Card 6870 Transaction 10-05-25 Bonfare Market Vallejo	3.00-	262.84
10-06	POS Debit - Debit Card 6870 Transaction 10-03-25 Bonfare Market Vallejo	4.69-	258.15
10-06	POS Debit- Debit Card 6870 10-04-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	252.86
10-06	POS Debit- Debit Card 6870 10-03-25 Tilt Fka Empower Tilt.Com ID	8.00-	244.86
10-06	POS Debit- Debit Card 6870 10-04-25 IN-N-Out Vallejo Vallejo CA	9.40-	235.46
10-06	POS Debit- Debit Card 6870 10-03-25 Apple Cash Balance 1Infinielloop CA	10.00-	225.46
10-06	POS Debit- Debit Card 6870 10-04-25 Apple Cash Balance 1Infinielloop CA	20.00-	205.46
10-06	POS Debit - Debit Card 6870 Transaction 10-03-25 Bonfare Market Vallejo	23.00-	182.46
10-06	POS Debit - Debit Card 6870 Transaction 10-03-25 T J Market Vallejo	34.53-	147.93
10-06	Paid To - Rocco 9176020837 Chk 9601693	8.99-	138.94
10-07	POS Debit - Debit Card 6870 Transaction 10-06-25 Safeway #0968 Vallejo	3.27-	135.67
10-07	POS Debit - Debit Card 6870 Transaction 10-06-25 Stop N Save 129 Vallejo	10.00-	125.67
10-07	POS Debit- Debit Card 6870 10-06-25 Apple Cash Balance 1Infinielloop CA	16.00-	109.67
10-07	POS Debit - Debit Card 6870 Transaction 10-06-25 Bonfare Market Vallejo	20.00-	89.67
10-07	POS Debit - Debit Card 6870 Transaction 10-06-25 Dollartree Vallejo	26.49-	63.18
10-08	ATM Fee - Withdrawal 10-07-25 Bank Of America Vallejo CA	1.00-	62.18
10-08	ATM Withdrawal 10-07-25 Bank Of America Vallejo CA	44.00-	18.18
10-08	POS Debit - Debit Card 6870 Transaction 10-07-25 Bonfare Market Vallejo	15.00-	3.18
10-09	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	818.49	821.67
10-10	POS Debit - Debit Card 6870 Transaction 10-09-25 Central Gas Val Vallejo	15.00-	806.67
10-10	POS Debit- Debit Card 6870 10-09-25 Tracfone Tracfone.Com FL	31.80-	774.87
10-10	Paid To - Tilt fka Empower 1000611712 Chk 12114039	27.00-	747.87
10-14	POS Credit Adjustment 6870 Transaction 10-13-25 Cleo Salary Advanc Oakland CA	20.00	767.87
10-14	POS Credit Adjustment 6870 Transaction 10-12-25 Tilt Cash Advance San Francisco CA	75.00	842.87
10-14	POS Credit Adjustment 6870 Transaction 10-12-25 Dailypay* New York Ny	589.16	1,432.03
10-14	ATM Withdrawal 10-12-25 Golden 1 C Vallejo CA	320.00-	1,112.03
10-14	ATM Withdrawal 10-12-25 Golden 1 C Vallejo CA	500.00-	612.03



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EveryDay Checking - 7191782270

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-14	ATM Withdrawal 10-12-25 Golden 1 C Vallejo CA	500.00-	112.03
10-14	ATM Withdrawal 10-12-25 Golden 1 C Vallejo CA	500.00-	387.97-
10-14	POS Debit- Debit Card 6870 10-13-25 Apple Cash Sent MO 1Infinielloop CA	5.00-	392.97-
10-14	POS Debit- Debit Card 6870 10-12-25 Cc* Crumbl Vallejo Crumblcookies UT	5.29-	398.26-
10-14	POS Debit- Debit Card 6870 10-13-25 Amazon Prime*nm72K Amzn.Com/Bill WA	7.64-	405.90-
10-14	POS Debit- Debit Card 6870 10-09-25 IN-N-Out Vallejo Vallejo CA	8.74-	414.64-
10-14	POS Debit- Debit Card 6870 10-12-25 Tracfone Tracfone.Com FL	10.00-	424.64-
10-14	POS Debit- Debit Card 6870 10-13-25 Tracfone Tracfone.Com FL	10.00-	434.64-
10-14	POS Debit- Debit Card 6870 10-11-25 McDonalds 6810 Vallejo CA	14.19-	448.83-
10-14	POS Debit- Debit Card 6870 10-13-25 Apple Cash Balance 1Infinielloop CA	15.00-	463.83-
10-14	POS Debit- Debit Card 6870 10-13-25 Apple Cash Balance 1Infinielloop CA	16.00-	479.83-
10-14	POS Debit - Debit Card 6870 Transaction 10-11-25 Stop N Save 129 Vallejo	20.00-	499.83-
10-14	Optional Overdraft Protection Fee(s)	20.00-	519.83-
10-16	Refund Optional Overdraft Protection Fee	20.00	499.83-
10-17	Deposit - ACH Paid From Dailypay Soco Priva 01Afd1	216.86	282.97-
10-19	Ending Balance		282.97-

Average Daily Balance - Current Cycle: \$0.40

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-26	ACH	16.99	10-03	POS	10.00
10-03	ACH	3.99	10-03	POS	11.00
10-03	ACH	4.99	10-06	POS	5.29
10-06	ACH	8.99	10-06	POS	8.00
10-10	ACH	27.00	10-06	POS	9.40
09-22	POS	9.99	10-06	POS	10.00
09-22	POS	10.00	10-06	POS	20.00
09-22	POS	10.00	10-06	POS	23.00
09-22	POS	14.45	10-06	POS	34.53
09-22	POS	15.00	10-06	POS	3.00
09-22	POS	15.00	10-06	POS	4.69
09-22	POS	17.11	10-07	POS	10.00
09-22	POS	19.00	10-07	POS	16.00
09-22	POS	19.00	10-07	POS	20.00
09-22	POS	19.00	10-07	POS	26.49
09-22	POS	19.00	10-07	POS	3.27
09-22	POS	3.81	10-08	POS	15.00
09-22	POS	4.70	10-10	POS	31.80
09-22	POS	5.29	10-10	POS	15.00
09-22	POS	5.99	10-14	POS	5.00
09-22	POS	9.49	10-14	POS	5.29
09-23	POS	4.99	10-14	POS	7.64
09-29	POS	13.59	10-14	POS	8.74
09-29	POS	20.00	10-14	POS	10.00
09-29	POS	5.29	10-14	POS	10.00
09-30	POS	15.00	10-14	POS	14.19
09-30	POS	3.98	10-14	POS	15.00
09-30	POS	8.12	10-14	POS	16.00
09-30	POS	9.32	10-14	POS	20.00
09-30	POS	15.00	10-02	ATMO	13.50
10-01	POS	10.00	10-08	ATMO	44.00
10-01	POS	10.61	10-14	ATMO	500.00
10-02	POS	0.90	10-14	ATMO	500.00
10-02	POS	7.42	10-14	ATMO	320.00
10-03	POS	7.59	10-14	ATMO	500.00
10-03	POS	8.94			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$20.00	\$620.00

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



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Statement of Account
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Savings

Membership Savings - 3221532827

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-20	Beginning Balance		5.03
09-25	Transfer To Checking	0.03-	5.00
10-19	Ending Balance		5.00

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.