



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	████	02/08/2019	5,099.94	XXXX XXXX XXXX █████	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLEND A ANDERSON-LAYNE

** 0123708

0509994000102004406095688774150440609568877415045

ACCOUNT NUMBER XXXX XXXX XXXX █████
ACCESS NUMBER █████

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	████
Payments	████
Other Credits	████
Purchases	████
Cash Advances	████
Fees Charged	████
Interest Charged	████
New Balance	\$5,099.94
Past Due Amount	████
Credit Limit	\$6,500.00
Available Credit	\$1,400.06
Cash Limit	\$3,250.00
Available Cash	\$1,400.06
Statement Closing Date	01/11/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$5,099.94
Minimum Payment Due		\$102.00
Payment Due Date		02/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 years	\$9,266
\$169	3 years	\$6,084 (Savings = \$3,182)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
████	████	████	████	████	████	\$146.78
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
12/11/18	12/12/18	████	████	████	████	████
12/31/18	12/31/18	████	████	████	████	████

TRANSACTIONS						
GLEND A ANDERSON-LAYNE XXXX XXXX XXXX █████						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
12/11/18	12/12/18	████	████	████	████	████
12/09/18	12/12/18	████	████	████	████	████

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS				
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx				
Trans Date	Post Date	Reference No.	Description	Amount
12/11/18	12/12/18			
12/12/18	12/13/18			
12/10/18	12/13/18			
12/12/18	12/13/18			
12/13/18	12/14/18			
12/13/18	12/14/18			
12/13/18	12/14/18			
12/13/18	12/14/18			
12/13/18	12/14/18			
12/13/18	12/14/18			
12/14/18	12/17/18			
12/17/18	12/18/18			
12/17/18	12/18/18			
12/17/18	12/18/18			
12/17/18	12/19/18			
12/18/18	12/19/18			
12/19/18	12/20/18			
12/21/18	12/24/18			

GLENDA ANDERSON-LAYNE xxxx xxxx xxxx				
Trans Date	Post Date	Reference No.	Description	Amount
01/03/19	01/04/19	24692169003100425459972	QVC*573831726601*4OF6 800-367-9444 PA	\$62.38
01/04/19	01/07/19	24692169004100993238047	QVC*573831880901*4OF6 800-367-9444 PA	\$63.48
01/05/19	01/07/19	24906419005066180586771	HSN*HSN1554251500 2OF3 800-9332887 FL	\$13.66
01/05/19	01/07/19	24906419005066180336417	HSN*HSN1554251501 2OF3 800-9332887 FL	\$13.66
01/07/19	01/08/19	24692169007100680518815	QVC*576648875501*2OF6 800-367-9444 PA	\$13.06
01/08/19	01/09/19	24692169008100307308391	NETFLIX.COM NETFLIX.COM CA	\$10.99
01/08/19	01/09/19	24906419008066329296339	HSN*HSN1562994739 800-9332887 FL	\$32.58
01/08/19	01/09/19	24906419008066319020947	HLU*Hulu 956791389378-U HULU.COM/BILLCA	\$7.99
01/09/19	01/10/19	24692169009100846796105	QVC*573057493601*5OF5 800-367-9444 PA	\$7.72
01/10/19	01/11/19	24906419010066431395553	HSN*HSN1546575513 3OF3 800-9332887 FL	\$66.64
TOTAL New Activity for GLENDA ANDERSON-LAYNE				\$292.16

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	
TOTAL INTEREST	

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$45.17

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.65% (v)	\$4,652.13	\$45.17
Cash Advances	13.65% (v)	\$0.00	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Bal Trf/Conv Chk*	11.65% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

CONQUER YOUR DEBT

Achieve financial victory with a low rate APR Balance Transfer. Just transfer your high rate balance from another lender to your Navy Federal Credit Card.

Learn more: navyfederal.org/myBT Insured by NCUA.



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	03/08/2019	4,083.99	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0048763

0408399400000000406095688774150440609568877415044

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$5,099.94
Payments	-\$2,213.07
Other Credits	-\$0.00
Purchases	+\$1,145.17
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$51.95
New Balance	\$4,083.99
Past Due Amount	\$0.00
Credit Limit	\$6,500.00
Available Credit	\$2,416.01
Cash Limit	\$3,250.00
Available Cash	\$2,416.01
Statement Closing Date	02/11/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$4,083.99
Minimum Payment Due		NONE
Payment Due Date		03/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$7,515
\$135	3 years	\$4,860 (Savings = \$2,655)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

IMPORTANT NOTICES
"INFORMATION REGARDING YOUR MINIMUM PAYMENT DUE" - YOUR MINIMUM PAYMENT DUE IS 2% OF YOUR STATEMENT BALANCE OR \$20 (WHICHEVER IS GREATER), PLUS ANY PAST DUE AMOUNT. YOU MUST PAY THIS AMOUNT TO KEEP YOUR ACCOUNT IN GOOD STANDING.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$146.78	\$17.15	\$0.00	\$0.00	\$0.00	\$0.00	\$163.93
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
02/01/19	02/01/19	74060959032099656381624	PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$102.00	
02/07/19	02/08/19	74060959039062180200002	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$2,111.07	
TOTAL PAYMENTS AND CREDITS					\$2,213.07	

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS						
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx						
Trans Date	Post Date	Reference No.	Description	Amount		
01/12/19	01/14/19	24906419012066535157436	HSN*HSN1547150583 3OF4 800-9332887 FL	\$10.50		
01/12/19	01/14/19	24906419012066534662766	HSN*HSN1556820495 2OF6 800-9332887 FL	\$6.90		
01/12/19	01/14/19	24906419012066535029676	HSN*HSN1556820493 2OF3 800-9332887 FL	\$8.81		
01/12/19	01/14/19	24906419012066534569144	HSN*HSN1547150582 3OF5 800-9332887 FL	\$16.99		
01/12/19	01/14/19	24906419012066534082452	HSN*HSN1556820492 2OF6 800-9332887 FL	\$6.90		
01/15/19	01/16/19	24761979015083704621112	BATH & BODY WORKS.COM 800-756-5005 OH	\$50.07		
01/17/19	01/18/19	24692169017100274196364	QVC*577053471201*2OF6 800-367-9444 PA	\$7.62		
01/17/19	01/18/19	24692169017100274196372	QVC*572366465601*6OF6 800-367-9444 PA	\$13.24		
01/17/19	01/18/19	24906419017066777118182	HSN*HSN1564849507 1OF6 800-9332887 FL	\$10.49		
01/17/19	01/18/19	24906419017066776400490	HSN*HSN1564848527 1OF6 800-9332887 FL	\$10.49		
01/17/19	01/18/19	24906419017066776597915	HSN*HSN1564848547 1OF6 800-9332887 FL	\$10.49		
01/17/19	01/18/19	24906419017066779054104	HSN*HSN1564849506 1OF6 800-9332887 FL	\$10.49		
01/19/19	01/21/19	24906419019066883726876	HSN*HSN1548827625 3OF6 800-9332887 FL	\$54.99		
01/19/19	01/21/19	24906419019066883729219	HSN*HSN1541651365 4OF5 800-9332887 FL	\$5.99		
01/20/19	01/21/19	24692169020100914497243	QVC*575716561701*3OF4 800-367-9444 PA	\$20.54		
01/20/19	01/21/19	24692169020100914497250	QVC*575715176801*3OF6 800-367-9444 PA	\$7.62		
01/20/19	01/21/19	24692169020100914497268	QVC*572363387001*6OF6 800-367-9444 PA	\$17.22		
01/20/19	01/21/19	24692169020100914497276	QVC*572363386701*6OF6 800-367-9444 PA	\$17.22		
01/21/19	01/22/19	24692169021100427620892	QVC*575782129901*3OF5 800-367-9444 PA	\$5.27		
01/21/19	01/22/19	24692169021100427620900	QVC*577282450201*2OF6 800-367-9444 PA	\$130.64		
01/21/19	01/22/19	24692169021100427620918	QVC*577282450202*2OF6 800-367-9444 PA	\$8.88		
01/21/19	01/22/19	24692169021100427620926	QVC*577282450203*2OF6 800-367-9444 PA	\$8.88		
01/21/19	01/22/19	24692169021100427620934	QVC*575782270801*3OF6 800-367-9444 PA	\$11.23		
01/22/19	01/23/19	24692169022100017769017	QVC*575715176701*3OF6 800-367-9444 PA	\$7.62		
01/23/19	01/24/19	24692169023100541480817	QVC*575782129902*3OF5 800-367-9444 PA	\$7.20		
01/23/19	01/24/19	24692169023100541480825	QVC*575782129903*3OF5 800-367-9444 PA	\$5.87		
01/24/19	01/25/19	24906419024067124435957	HSN*HSN1530032468 6OF6 800-9332887 FL	\$41.65		
01/28/19	01/29/19	24492159028637601252048	HALO2CLOUD LLC HTTPSSHOP.HALCT	\$95.99		
01/30/19	01/31/19	24692169030100446915884	QVC*576293400902*3OF5 800-367-9444 PA	\$11.96		
01/30/19	01/31/19	24692169030100446915892	QVC*576190265502*3OF6 800-367-9444 PA	\$12.40		
01/30/19	01/31/19	24692169030100446915900	QVC*576190265501*3OF6 800-367-9444 PA	\$12.40		
01/30/19	01/31/19	24692169030100446915918	QVC*576190265505*3OF6 800-367-9444 PA	\$12.20		
01/30/19	01/31/19	24692169030100446915926	QVC*576190265503*3OF6 800-367-9444 PA	\$12.20		
01/30/19	01/31/19	24692169030100446915934	QVC*576190265504*3OF6 800-367-9444 PA	\$12.20		
01/31/19	02/01/19	24692169031100980244609	QVC*576293400901*3OF5 800-367-9444 PA	\$11.96		
02/03/19	02/04/19	24692169034100813143058	QVC*573831726601*5OF6 800-367-9444 PA	\$62.38		
02/04/19	02/05/19	24692169035100274963209	QVC*573831880901*5OF6 800-367-9444 PA	\$63.48		
02/04/19	02/05/19	24906419035067710860359	HSN*HSN1554251501 3OF3 800-9332887 FL	\$13.66		
02/04/19	02/05/19	24906419035067709590728	HSN*HSN1554251500 3OF3 800-9332887 FL	\$13.66		
02/04/19	02/06/19	24445009037600044179727	HAUTLK RACK8885478438 888-547-8438 CA	\$264.83		
02/07/19	02/08/19	24692169038100149624306	QVC*576648875501*3OF6 800-367-9444 PA	\$13.06		
02/08/19	02/11/19	24692169039100599805644	NETFLIX.COM NETFLIX.COM CA	\$10.99		
02/08/19	02/11/19	24906419039067926025793	HLU*Hulu 956791385393-U HULU.COM/BILLCA	\$7.99		
TOTAL New Activity for GLENDA ANDERSON-LAYNE				\$1,145.17		

INTEREST CHARGED		
Description	Amount	
INTEREST CHARGE-PURCHASES	\$51.95	
TOTAL INTEREST	\$51.95	

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$97.12

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$5,237.91	\$51.95
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

<p>CONQUER YOUR DEBT</p> <p>Learn more: navyfederal.org/myBT</p>	<p>Achieve financial victory with a low rate APR Balance Transfer. Just transfer your high rate balance from another lender to your Navy Federal Credit Card.</p> <p>Insured by NCUA.</p>
---	---



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
20.00	0.00	04/08/2019	887.50	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0048333

0088750500020008406095688774150440609568877415043

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$4,083.99
Payments	-\$4,125.28
Other Credits	-\$175.41
Purchases	+\$1,104.20
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$887.50
Past Due Amount	\$0.00
Credit Limit	\$6,500.00
Available Credit	\$5,612.50
Cash Limit	\$3,250.00
Available Cash	\$3,250.00
Statement Closing Date	03/11/2019
Days in Billing Cycle	28

PAYMENT INFORMATION		
New Balance		\$887.50
Minimum Payment Due		\$20.00
Payment Due Date		04/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 years	\$1,175
\$29	3 years	\$1,044 (Savings = \$131)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

IMPORTANT NOTICES

***INFORMATION REGARDING YOUR MINIMUM PAYMENT DUE* - YOUR MINIMUM PAYMENT DUE IS 2% OF YOUR STATEMENT BALANCE OR \$20 (WHICHEVER IS GREATER), PLUS ANY PAST DUE AMOUNT. YOU MUST PAY THIS AMOUNT TO KEEP YOUR ACCOUNT IN GOOD STANDING.**

REWARDS SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$163.93	\$16.53	\$0.00	\$175.41	\$0.00	\$0.00	\$5.05
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
02/19/19	02/19/19	74060959050064440210007	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$1,000.00
02/19/19	02/19/19	74060959050063540210008	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$3,125.28
03/06/19	03/07/19	74060959066423820198319	CASH REWARDS	XXXX XXXX XXXX [REDACTED]	\$175.41
TOTAL PAYMENTS AND CREDITS					\$4,300.69

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS						
GLEND A ANDERSON-LAYNE xxxx xxxx xxxx						
Trans Date	Post Date	Reference No.	Description			Amount
02/11/19	02/12/19	24906419042068068334428	HSN*HSN1556820495 3OF6	800-9332887 FL		\$6.90
02/11/19	02/12/19	24906419042068069667388	HSN*HSN1547150582 4OF5	800-9332887 FL		\$16.99
02/11/19	02/12/19	24906419042068069856726	HSN*HSN1547150583 4OF4	800-9332887 FL		\$10.50
02/11/19	02/12/19	24906419042068069297053	HSN*HSN1556820492 3OF6	800-9332887 FL		\$6.90
02/16/19	02/18/19	24906419047068337776016	HSN*HSN1564848527 2OF6	800-9332887 FL		\$6.83
02/16/19	02/18/19	24906419047068335739990	HSN*HSN1564849507 2OF6	800-9332887 FL		\$6.83
02/16/19	02/18/19	24906419047068336880199	HSN*HSN1564849506 2OF6	800-9332887 FL		\$6.83
02/16/19	02/18/19	24906419047068335203005	HSN*HSN1564848547 2OF6	800-9332887 FL		\$6.83
02/17/19	02/18/19	24692169048100145554760	QVC*577053471201*3OF6	800-367-9444 PA		\$7.62
02/18/19	02/19/19	24906419049068425170005	HSN*HSN1548827625 4OF6	800-9332887 FL		\$54.99
02/18/19	02/19/19	24906419049068427655227	HSN*HSN1541651365 5OF5	800-9332887 FL		\$5.99
02/20/19	02/21/19	24692169051100429520929	QVC*575715176801*4OF6	800-367-9444 PA		\$7.62
02/20/19	02/21/19	24692169051100429520937	QVC*575716561701*4OF4	800-367-9444 PA		\$20.54
02/20/19	02/21/19	24055239051083718423298	WALMART.COM 8009666546	800-966-6546 AR		\$91.51
02/20/19	02/21/19	24906419051068529168108	HSN*HSN1556820493 3OF3	800-9332887 FL		\$8.81
02/21/19	02/22/19	24692169052100090592339	QVC*575782129901*4OF5	800-367-9444 PA		\$5.27
02/21/19	02/22/19	24692169052100090592347	QVC*577282450202*3OF6	800-367-9444 PA		\$8.88
02/21/19	02/22/19	24692169052100090592354	QVC*577282450201*3OF6	800-367-9444 PA		\$130.64
02/21/19	02/22/19	24692169052100090592362	QVC*577282450203*3OF6	800-367-9444 PA		\$8.88
02/21/19	02/22/19	24692169052100090592370	QVC*575782270801*4OF6	800-367-9444 PA		\$11.23
02/22/19	02/25/19	24692169053100657398947	QVC*575715176701*4OF6	800-367-9444 PA		\$7.62
02/23/19	02/25/19	24692169054100299375773	QVC*579078338501*1OF2	800-367-9444 PA		\$20.12
02/23/19	02/25/19	24692169054100299375781	QVC*575782129903*4OF5	800-367-9444 PA		\$5.87
02/23/19	02/25/19	24692169054100299375799	QVC*575782129902*4OF5	800-367-9444 PA		\$7.20
02/23/19	02/25/19	24226389055370372053294	SAMSClub.COM	888-746-7726 AR		\$45.00
02/26/19	02/27/19	24492159057637855797775	HALO2CLOUD LLC	HTTPSSHOP.HALCT		\$89.97
02/26/19	02/27/19	24692169057100207073079	GROUPON INC	GROUPON.COM IL		\$17.41
02/26/19	02/27/19	24692169057100207078912	GROUPON INC	GROUPON.COM IL		\$17.41
02/26/19	02/27/19	24692169057100207117819	GROUPON INC	GROUPON.COM IL		\$22.45
02/26/19	02/27/19	24692169057100207137882	GROUPON INC	GROUPON.COM IL		\$18.50
03/02/19	03/04/19	24692169061100598812303	QVC*576190265504*4OF6	800-367-9444 PA		\$12.20
03/02/19	03/04/19	24692169061100598812311	QVC*576293400902*4OF5	800-367-9444 PA		\$11.96
03/02/19	03/04/19	24692169061100598812329	QVC*576190265505*4OF6	800-367-9444 PA		\$12.20
03/02/19	03/04/19	24692169061100598812337	QVC*576190265501*4OF6	800-367-9444 PA		\$12.40
03/02/19	03/04/19	24692169061100598812345	QVC*576190265502*4OF6	800-367-9444 PA		\$12.40
03/02/19	03/04/19	24692169061100598812352	QVC*576190265503*4OF6	800-367-9444 PA		\$12.20
03/03/19	03/04/19	24692169062100197772220	QVC*576293400901*4OF5	800-367-9444 PA		\$11.96
03/06/19	03/07/19	24692169065100037832975	QVC*573831726601*6OF6	800-367-9444 PA		\$62.38
03/07/19	03/08/19	24692169066100624861188	QVC*573831880901*6OF6	800-367-9444 PA		\$63.48
03/08/19	03/08/19	24431069067083031945652	TARGET.COM *	800-591-3869 MN		\$41.84
03/08/19	03/11/19	24692169067100222540985	NETFLIX.COM	NETFLIX.COM CA		\$10.99
03/08/19	03/11/19	24906419067069488988892	Evine *136759268	800-6765523 MN		\$45.49
03/08/19	03/11/19	24906419067069489725152	Evine *136720339	800-6765523 MN		\$93.51
03/08/19	03/11/19	24906419067069491339414	HLU*Hulu 956791389253-U	HULU.COM/BILLCA		\$5.99
03/10/19	03/11/19	24692169069100450231362	QVC*576648875501*4OF6	800-367-9444 PA		\$13.06
TOTAL New Activity for GLENDA ANDERSON-LAYNE						\$1,104.20

2019 TOTALS YEAR-TO-DATE

Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$97.12

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$0.00	\$0.00
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

Planning a summer vacation?

Use your Navy Federal Credit Card to book with Member Deals and get extra perks:

- Earn up to 15X bonus points or 15% cash back
- Take advantage of **exclusive special offers**
- Search many popular travel sites

Visit navyfederal.org/shop for more information.

Federally insured by NCUA.



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	05/08/2019	5,871.73	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0048062

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$887.50
Payments	-\$2,143.47
Other Credits	-\$138.31
Purchases	+\$7,266.01
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$5,871.73
Past Due Amount	\$0.00
Credit Limit	\$6,500.00
Available Credit	\$628.27
Cash Limit	\$3,250.00
Available Cash	\$628.27
Statement Closing Date	04/11/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$5,871.73
Minimum Payment Due		NONE
Payment Due Date		05/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 years	\$11,073
\$195	3 years	\$7,020 (Savings = \$4,053)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P. O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P. O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$5.05	\$108.13	\$0.00	\$84.99	\$0.00	\$0.00	\$28.19
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
03/15/19	03/15/19	74060969074067460310005	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$1,143.47	
03/20/19	03/21/19	74692169079100554578901	GROUPON INC GROUPON.COM IL	XXXX XXXX XXXX [REDACTED]	\$18.50	
03/20/19	03/21/19	74692169079100554580030	GROUPON INC GROUPON.COM IL	XXXX XXXX XXXX [REDACTED]	\$17.41	
03/21/19	03/22/19	74692169080100072583513	GROUPON INC GROUPON.COM IL	XXXX XXXX XXXX [REDACTED]	\$17.41	
03/25/19	03/26/19	74060969085423820205525	CASH REWARDS	XXXX XXXX XXXX [REDACTED]	\$84.99	
03/26/19	03/26/19	74060969085062440320007	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
03/26/19	03/26/19	74060969085063340320006	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
TOTAL PAYMENTS AND CREDITS					\$2,281.78	

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS						
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx						
Trans Date	Post Date	Reference No.	Description			Amount
03/13/19	03/14/19	24692169072100036761044	AMZN Mktp US*MW3EK9ZE1	Amzn.com/billWA		\$34.98
03/13/19	03/14/19	24692169072100143546320	AMZN Mktp US*MW0OL0N61	Amzn.com/billWA		\$13.93
03/13/19	03/14/19	24692169072100198987304	WALMART.COM	800-966-6546 AR		\$72.87
03/13/19	03/14/19	24906419072069728381604	HSN*HSN1556820495 4OF6	800-9332887 FL		\$6.90
03/13/19	03/14/19	24906419072069731431198	HSN*HSN1556820492 4OF6	800-9332887 FL		\$6.90
03/13/19	03/14/19	24692169072100315222403	AMZN Mktp US*MW0NA2ND1	Amzn.com/billWA		\$38.99
03/13/19	03/14/19	24692169072100352406471	AMZN Mktp US*MW55A53P1	Amzn.com/billWA		\$30.30
03/13/19	03/14/19	24906419072069732975235	HSN*HSN1576110912 1OF3	800-9332887 FL		\$34.11
03/13/19	03/14/19	24906419072069733093905	HSN*HSN1547150582 5OF5	800-9332887 FL		\$16.99
03/15/19	03/18/19	24906419074069834773445	HSN*HSN1576674991 1OF3	800-9332887 FL		\$40.27
03/18/19	03/19/19	24906419077069989716774	HSN*HSN1564848547 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069993556604	HSN*HSN1564849506 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069993559517	HSN*HSN1564848527 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069992893065	HSN*HSN1564849507 3OF6	800-9332887 FL		\$6.83
03/20/19	03/21/19	24692169079100300439254	QVC*577053471201*4OF6	800-367-9444 PA		\$7.62
03/20/19	03/21/19	24906419079070103365660	HSN*HSN1548827625 5OF6	800-9332887 FL		\$54.99
03/19/19	03/21/19	24707809079030038759893	Tully Rinckey PLLC	518-218-7100 NY		\$5,000.00
03/23/19	03/25/19	24692169082100081051646	QVC*575715176801*5OF6	800-367-9444 PA		\$7.62
03/24/19	03/25/19	24692169083100658316561	QVC*575782270801*5OF6	800-367-9444 PA		\$11.23
03/24/19	03/25/19	24692169083100658316579	QVC*577282450202*4OF6	800-367-9444 PA		\$8.88
03/24/19	03/25/19	24692169083100658316587	QVC*577282450203*4OF6	800-367-9444 PA		\$8.88
03/24/19	03/25/19	24692169083100658316595	QVC*577282450201*4OF6	800-367-9444 PA		\$130.64
03/24/19	03/25/19	24692169083100658316603	QVC*575782129901*5OF5	800-367-9444 PA		\$5.27
03/24/19	03/25/19	24492159083637042782332	SP * WOODEN SHIPS	HTTPSWOODENSHNY		\$303.00
03/24/19	03/25/19	24445009083300419327703	IMPORTFOOD COM	425-687-1708 ID		\$122.43
03/24/19	03/25/19	24445009084600040218083	HAUTLK RACK8885478438	888-547-8438 CA		\$112.18
03/25/19	03/26/19	24692169084100197338554	QVC*575715176701*5OF6	800-367-9444 PA		\$7.62
03/26/19	03/27/19	24692169085100824956314	QVC*575782129903*5OF5	800-367-9444 PA		\$5.87
03/26/19	03/27/19	24692169085100824956322	QVC*579078338501*2OF2	800-367-9444 PA		\$20.12
03/26/19	03/27/19	24692169085100824956330	QVC*575782129902*5OF5	800-367-9444 PA		\$7.20
03/26/19	03/27/19	24445009086600049207853	HAUTLK RACK8885478438	888-547-8438 CA		\$244.88
03/26/19	03/27/19	24138299086286423809388	BED BATH & BEYOND #651	973-785-4333 NJ		\$77.21
03/28/19	04/01/19	24492159088894569236391	PURE INDIAN FOODS	877-588-4433 NJ		\$55.70
04/01/19	04/02/19	24483479091277255874949	IHERB.COM	195-161636001CA		\$42.77
04/01/19	04/02/19	24204299091275152764833	IHERB.COM	195-16163600 CA		\$45.60
04/02/19	04/03/19	24692169092100987544239	QVC*576190265505*5OF6	800-367-9444 PA		\$12.20
04/02/19	04/03/19	24692169092100987544247	QVC*576293400902*5OF5	800-367-9444 PA		\$11.96
04/02/19	04/03/19	24692169092100987544254	QVC*576190265501*5OF6	800-367-9444 PA		\$12.40
04/02/19	04/03/19	24692169092100987544262	QVC*576190265504*5OF6	800-367-9444 PA		\$12.20
04/02/19	04/03/19	24692169092100987544270	QVC*576190265502*5OF6	800-367-9444 PA		\$12.40
04/02/19	04/03/19	24692169092100987544288	QVC*576190265503*5OF6	800-367-9444 PA		\$12.20
04/03/19	04/04/19	24692169093100587144389	QVC*576293400901*5OF5	800-367-9444 PA		\$11.96
04/04/19	04/05/19	24559309094900013552276	KOKOON, INC. DBA INHABIT	212-5753800 NY		\$195.17
04/07/19	04/08/19	24906419097071088927894	Evine *136759268.VP	800-6765523 MN		\$23.31
04/08/19	04/09/19	24692169098100564032438	NETFLIX.COM	NETFLIX.COM CA		\$10.99
04/08/19	04/09/19	24906419098071137216439	HLU*Hulu 956791386571-U	HULU.COM/BILLCA		\$5.99
04/09/19	04/10/19	24055239099083318648975	WALMART.COM	8009666546 800-966-6546 AR		\$39.58
04/10/19	04/10/19	24431069100083037097804	TARGET.COM *	800-591-3869 MN		\$25.22
04/10/19	04/11/19	24692169100100765921807	QVC*576648875501*5OF6	800-367-9444 PA		\$13.06
04/11/19	04/11/19	24431069101083038896526	TARGET.COM *	800-591-3869 MN		\$4.27
04/11/19	04/11/19	24431069101083040724120	TARGET.COM *	800-591-3869 MN		\$33.15
04/10/19	04/11/19	74313229100100778375013	AMZ*Daniel Footwear	amzn.com/pmts		\$226.68

TRANSACTIONS			
FOREIGN CURRENCY	172.75 GBP	RATE 0.76209	
TOTAL New Activity for GLENDA ANDERSON-LAYNE			\$7,266.01

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$97.12

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$0.00	\$0.00
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
21.00	0.00	06/08/2019	1,006.34	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0339970

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$5,871.73
Payments	-\$7,301.73
Other Credits	-\$46.97
Purchases	+\$2,483.31
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,006.34
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$6,500.00
Available Credit	\$5,493.66
Cash Limit	\$3,250.00
Available Cash	\$3,250.00
Statement Closing Date	05/11/2019
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance		\$1,006.34
Minimum Payment Due		\$21.00
Payment Due Date		06/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$1,399
\$33	3 years	\$1,188 (Savings = \$211)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$28.19	\$36.50	\$0.00	\$0.00	\$0.00	\$0.00	\$64.69
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
04/15/19	04/15/19	74060959105068050410000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$871.73	
04/21/19	04/22/19	74060959112063020420008	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$330.00	
04/21/19	04/22/19	74060959112068130420004	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$100.00	
04/26/19	04/26/19	7406095911680000007362	PAYMENT RECEIVED -- THANK YOU	XXXX XXXX XXXX [REDACTED]	\$6,000.00	
04/29/19	04/30/19	74313229119100807727035	AMZ*Daniel Footwear amzn.com/pmts	XXXX XXXX XXXX [REDACTED]	\$46.97	
TOTAL PAYMENTS AND CREDITS					\$7,348.70	

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS						
GLEND A ANDERSON-LAYNE xxxx xxxx xxxx						
Trans Date	Post Date	Reference No.	Description			Amount
04/12/19	04/15/19	24906419102071348029872	HSN*HSN1556820492 5OF6	800-9332887 FL		\$6.90
04/12/19	04/15/19	24906419102071350465436	HSN*HSN1556820495 5OF6	800-9332887 FL		\$6.90
04/12/19	04/15/19	24906419102071351036590	HSN*HSN1576110912 2OF3	800-9332887 FL		\$23.33
04/14/19	04/15/19	24906419104071444898665	HSN*HSN1576674991 2OF3	800-9332887 FL		\$26.65
04/16/19	04/17/19	24692169106100575800815	EXPEDIAARP111778759576	800-675-4318 WA		\$884.04
04/17/19	04/18/19	24906419107071608734604	HSN*HSN1564849507 4OF6	800-9332887 FL		\$6.83
04/17/19	04/18/19	24906419107071607334349	HSN*HSN1564849506 4OF6	800-9332887 FL		\$6.83
04/17/19	04/18/19	24906419107071607445970	HSN*HSN1564848527 4OF6	800-9332887 FL		\$6.83
04/17/19	04/18/19	24906419107071605062512	HSN*HSN1564848547 4OF6	800-9332887 FL		\$6.83
04/18/19	04/19/19	24906419108071660385104	HSN*HSN1583152421	800-9332887 FL		\$42.79
04/18/19	04/19/19	24906419108071660385013	HSN*HSN1583152419	800-9332887 FL		\$42.79
04/18/19	04/19/19	24906419108071660978221	HSN*HSN1583152420	800-9332887 FL		\$42.79
04/19/19	04/22/19	24906419109071715003321	HSN*HSN1548827625 6OF6	800-9332887 FL		\$54.99
04/20/19	04/22/19	24692169110100730865038	QVC*577053471201*5OF6	800-367-9444 PA		\$7.62
04/20/19	04/22/19	24240529110602171375304	HEALTHY GOODS	541-203-4402 OR		\$104.32
04/20/19	04/22/19	24431059110207860377202	D'ARTAGNAN - ECOMM	800-327-8426 NJ		\$144.82
04/23/19	04/24/19	24692169113100315010601	QVC*575715176801*6OF6	800-367-9444 PA		\$7.62
04/23/19	04/24/19	24492159113637386591244	SP * GINGERCHI	GINGERCHI.MYSNY		\$79.10
04/24/19	04/25/19	24692169114100872914749	QVC*577282450201*5OF6	800-367-9444 PA		\$130.64
04/24/19	04/25/19	24692169114100872914756	QVC*577282450203*5OF6	800-367-9444 PA		\$8.88
04/24/19	04/25/19	24692169114100872914764	QVC*577282450202*5OF6	800-367-9444 PA		\$8.88
04/24/19	04/25/19	24692169114100872914772	QVC*575782270801*6OF6	800-367-9444 PA		\$11.23
04/24/19	04/25/19	24690519114286460300108	YUMMIE	212-704-4242 NY		\$12.06
04/24/19	04/25/19	24690519114286460300124	YUMMIE	212-704-4242 NY		\$3.50
04/25/19	04/26/19	24692169115100457673966	QVC*575715176701*6OF6	800-367-9444 PA		\$7.62
04/27/19	04/29/19	24204299117002679654836	IHERB.COM	195-16163600 CA		\$61.35
05/03/19	05/06/19	24692169123100300099385	QVC*576190265501*6OF6	800-367-9444 PA		\$12.40
05/03/19	05/06/19	24692169123100300099393	QVC*576190265502*6OF6	800-367-9444 PA		\$12.40
05/03/19	05/06/19	24692169123100300099401	QVC*576190265504*6OF6	800-367-9444 PA		\$12.20
05/03/19	05/06/19	24692169123100300099419	QVC*576190265505*6OF6	800-367-9444 PA		\$12.20
05/03/19	05/06/19	24692169123100300099427	QVC*576190265503*6OF6	800-367-9444 PA		\$12.20
05/07/19	05/08/19	24055229127200755000018	ARMY NAVY OUTDOORS NL II	954-973-6389 FL		\$131.96
05/06/19	05/08/19	24445009128600053822332	HAUTLK RACK8885478438	888-547-8438 CA		\$224.51
05/07/19	05/08/19	24906419127072707518936	Evine *136759268.VP	800-6765523 MN		\$23.31
05/08/19	05/09/19	24906419128072769520969	HLU*Hulu 956791388448-U	HULU.COM/BILLCA		\$5.99
05/08/19	05/10/19	24013399129001162056654	AT WEST END	ATWESTEND.COMMS		\$290.00
TOTAL New Activity for GLEND A ANDERSON-LAYNE						\$2,483.31

2019 TOTALS YEAR-TO-DATE

Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$97.12

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$0.00	\$0.00
Cash Advances	13.90% (v)	\$0.00	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00

(v) = Variable Rate

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	07/08/2019	1,388.24	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0047644

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,006.34
Payments	-\$1,006.34
Other Credits	-\$278.56
Purchases	+\$1,666.80
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,388.24
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$8,000.00
Available Credit	\$6,611.76
Cash Limit	\$4,000.00
Available Cash	\$4,000.00
Statement Closing Date	06/11/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$1,388.24
Minimum Payment Due		NONE
Payment Due Date		07/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 years	\$2,168
\$46	3 years	\$1,656 (Savings = \$512)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

IMPORTANT NOTICES
CONGRATULATIONS! WE ARE PLEASED TO INFORM YOU THAT YOUR CREDIT LINE HAS BEEN INCREASED! YOUR NEW LIMIT IS \$8,000.00 . THANK YOU FOR ALLOWING US THE OPPORTUNITY TO SERVE YOU. IF EVER YOU HAVE A QUESTION ABOUT YOUR ACCOUNT, PLEASE DO NOT HESITATE TO CALL.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$64.69	\$20.77	\$0.00	\$0.00	\$0.00	\$0.00	\$85.46
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
05/21/19	05/23/19	74013399142002926049686	AT WEST END MS	JACKSON	XXXX XXXX XXXX [REDACTED]	\$246.50
05/26/19	05/28/19	74060969148060340520002	NFO PAYMENT RECEIVED		XXXX XXXX XXXX [REDACTED]	\$1,006.34
06/01/19	06/03/19	74692169152100098492916	AMZN Mktp US Amzn.com/billWA		XXXX XXXX XXXX [REDACTED]	\$32.06
TOTAL PAYMENTS AND CREDITS						\$1,284.90

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS					
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx					
Trans Date	Post Date	Reference No.	Description		Amount
05/10/19	05/13/19	24692169130100491934847	NETFLIX.COM NETFLIX.COM CA		\$12.99
05/11/19	05/13/19	24692169131100014831297	QVC*576648875501*6OF6 800-367-9444 PA		\$13.06
05/12/19	05/13/19	24906419132072957446799	HSN*HSN1576110912 3OF3 800-9332887 FL		\$23.33
05/12/19	05/13/19	24906419132072959092039	HSN*HSN1556820492 6OF6 800-9332887 FL		\$6.90
05/14/19	05/15/19	249064191340733053314178	HSN*HSN1576674991 3OF3 800-9332887 FL		\$26.65
05/17/19	05/20/19	24906419137073222063224	HSN*HSN1564849506 5OF6 800-9332887 FL		\$6.83
05/17/19	05/20/19	24906419137073222303364	HSN*HSN1564848547 5OF6 800-9332887 FL		\$6.83
05/17/19	05/20/19	24906419137073225281690	HSN*HSN1564849507 5OF6 800-9332887 FL		\$6.83
05/17/19	05/20/19	24906419137073225327006	HSN*HSN1564848527 5OF6 800-9332887 FL		\$6.83
05/17/19	05/20/19	24765019138206325740879	RADIANT LIFE COMPANY 888-593-9595 CA		\$125.28
05/18/19	05/20/19	24906419138073285743802	HSN*HSN1564848547 6OF6 800-9332887 FL		\$6.83
05/18/19	05/20/19	24906419138073284919734	HSN*HSN1564849507 6OF6 800-9332887 FL		\$6.83
05/18/19	05/20/19	24906419138073284997276	HSN*HSN1556820495 6OF6 800-9332887 FL		\$6.90
05/18/19	05/20/19	24906419138073285899323	HSN*HSN1564849506 6OF6 800-9332887 FL		\$6.83
05/18/19	05/20/19	24906419138073287082456	HSN*HSN1564848527 6OF6 800-9332887 FL		\$6.83
05/20/19	05/21/19	24492159140637240429182	SP * YUMMY BAZAAR INC YUMMYBAZAAR.MNJ		\$113.31
05/20/19	05/21/19	24431069140083707357316	AMZN MKTP US*MN49G1V32 AMAMZN.COM/BILLWA		\$19.95
05/21/19	05/22/19	24692169141100832867893	QVC*577053471201*6OF6 800-367-9444 PA		\$7.62
05/21/19	05/22/19	24431069141083305556748	AMAZON.COM*MN9R64HN2 AMZNAMZN.COM/BILLWA		\$23.09
05/22/19	05/22/19	24431069142083048519424	TARGET.COM * 800-591-3869 MN		\$35.79
05/22/19	05/23/19	24692169142100409307751	AMZN Mktp US*MN2WH3BI2 Amzn.com/billWA		\$32.06
05/21/19	05/23/19	24676459142500519975055	VITAL CHOICE SEAFOOD 306-603-9549 WA		\$152.15
05/25/19	05/27/19	24692169145100212056899	QVC*577282450203*6OF6 800-367-9444 PA		\$8.88
05/25/19	05/27/19	24692169145100212056907	QVC*577282450202*6OF6 800-367-9444 PA		\$8.88
05/25/19	05/27/19	24692169145100212056915	QVC*577282450201*6OF6 800-367-9444 PA		\$130.64
05/28/19	05/30/19	24676459149500485765780	VITAL CHOICE SEAFOOD 306-603-9549 WA		\$111.60
06/02/19	06/03/19	24492159153637881035870	COLES WILLBURBANK.SRI		\$52.35
06/02/19	06/03/19	24492159153637881335767	COLES WILLBURBANK.SRI		\$44.92
06/02/19	06/03/19	24445009154600042250113	HAUTLK RACK8885478438 888-547-8438 CA		\$124.73
06/02/19	06/04/19	24445009154500313959949	SIERRA WEB-INTERNET 800-713-4534 WY		\$99.95
06/04/19	06/04/19	24431069155083033428643	TARGET.COM * 800-591-3869 MN		\$16.66
06/04/19	06/04/19	24431069155083034520372	TARGET.COM * 800-591-3869 MN		\$19.65
06/02/19	06/05/19	24639239155900019905600	THE REPUBLIC OF TEA, INC.800-2984832 CA		\$34.30
06/05/19	06/06/19	24492159156637030382840	VICENZO LEATHER VICENZOLEATHETX		\$63.96
06/06/19	06/07/19	24906419157074316875007	Evine *136759268.VP 800-6765523 MN		\$23.31
06/08/19	06/10/19	24692169159100447376834	QVC*5821471469multiline 800-367-9444 PA		\$44.97
06/08/19	06/10/19	24692169159100460608469	NETFLIX.COM NETFLIX.COM CA		\$12.99
06/08/19	06/10/19	24906419159074418034139	HLU*Hulu 956791389120-U HULU.COM/BILLCA		\$5.99
06/09/19	06/10/19	24431059160200665969322	SHEAR ENTERPRISES, LLC 727-898-8400 FL		\$151.36
06/10/19	06/11/19	24055239161083306558718	WALMART.COM 8009666546 800-966-6546 AR		\$57.94
TOTAL New Activity for GLENDA ANDERSON-LAYNE					\$1,666.80

2019 TOTALS YEAR-TO-DATE

Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$97.12

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$0.00	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
41.00	0.00	08/08/2019	2,023.94	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLENDIA ANDERSON-LAYNE

** 0047443

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,388.24
Payments	-\$0.00
Other Credits	-\$478.95
Purchases	+\$1,098.80
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$15.85
New Balance	\$2,023.94
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$8,000.00
Available Credit	\$5,976.06
Cash Limit	\$4,000.00
Available Cash	\$4,000.00
Statement Closing Date	07/11/2019
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance		\$2,023.94
Minimum Payment Due		\$41.00
Payment Due Date		08/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	11 years	\$3,383
\$67	3 years	\$2,412 (Savings = \$971)

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
For information about credit counseling services, you may go to http://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 , or call 1-888-503-7106.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$85.46	\$9.28	\$0.00	\$0.00	\$0.00	\$0.00	\$94.74
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
06/12/19	06/13/19	74445009164600051387346	HAUTLK RACK8885478438 888-5478438 CA	XXXX XXXX XXXX [REDACTED]	\$218.56	
06/21/19	06/24/19	74676459173000948757544	VITAL CHOICE SEAFOOD BELLINGHAM WA	XXXX XXXX XXXX [REDACTED]	\$17.85	
07/01/19	07/02/19	74055229183400221000016	ARMYNAVYOUTDOORS.COM JACKSONVILLE FL	XXXX XXXX XXXX [REDACTED]	\$123.01	
07/09/19	07/10/19	74431059191200567694257	SHEAR ENTERPRISES, LLC ST PETERSBURGFL	XXXX XXXX XXXX [REDACTED]	\$119.53	
TOTAL PAYMENTS AND CREDITS					\$478.95	

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS					
GLEND A ANDERSON-LAYNE xxxx xxxx xxxx					
Trans Date	Post Date	Reference No.	Description	Amount	
06/10/19	06/12/19	24789309162695603266118	STONEWALL KITCHENCORP 207-3512713 ME	\$43.51	
06/11/19	06/13/19	24789309163701303925109	STONEWALL KITCHENCORP 207-3512713 ME	\$43.38	
06/18/19	06/18/19	24204299169000610674946	KEEN INC 165-03232055 OR	\$130.65	
06/19/19	06/20/19	24055229170200839600375	ARMYNAVYOUTDOORS.COM 904-725-5000 FL	\$113.23	
06/21/19	06/24/19	24492159172637815163894	SP * ANGELA CAGLIA HTTPSANGELACACA	\$116.00	
06/21/19	06/24/19	24906419172075086870160	Evine *138612940 800-6765523 MN	\$81.46	
07/01/19	07/02/19	24492159182637324543766	SP * ANGELA CAGLIA HTTPSANGELACACA	\$158.40	
07/06/19	07/08/19	24906419187075892255534	Evine *136759268.VP 800-6765523 MN	\$23.31	
07/07/19	07/08/19	24492159188637633912680	COLES WILLBURBANK.SRI	\$67.83	
07/08/19	07/09/19	24692169189100742841536	NETFLIX.COM NETFLIX.COM CA	\$12.99	
07/08/19	07/09/19	24055239189083313531466	WALMART.COM 8009666546 800-966-6546 AR	\$65.18	
07/08/19	07/09/19	24906419189075966837751	HLU*Hulu 956791389652-U HULU.COM/BILLCA	\$5.99	
07/09/19	07/10/19	24692169190100220509396	QVC*582147146903*2OF3 800-367-9444 PA	\$14.99	
07/09/19	07/10/19	24692169190100220509404	QVC*582147146901*2OF3 800-367-9444 PA	\$14.99	
07/09/19	07/10/19	24692169190100220509412	QVC*582147146902*2OF3 800-367-9444 PA	\$14.99	
07/08/19	07/10/19	24081629190017037697879	COCOCARE PRODUCTS 973-989-8880 NJ	\$97.95	
07/09/19	07/10/19	24332399191010509162239	DR. NATURA 800-8770414 WV	\$93.95	
TOTAL New Activity for GLEND A ANDERSON-LAYNE				\$1,098.80	

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$15.85
TOTAL INTEREST	\$15.85

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$112.97

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$1,597.91	\$15.85
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



Visa Signature *Cash* Rewards

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	09/08/2019	247.65	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

GLEND A ANDERSON-LAYNE

** 0339398

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER [REDACTED]

Visa Signature *Cash* Rewards
Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,023.94
Payments	-\$2,952.10
Other Credits	-\$94.74
Purchases	+\$1,270.55
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$247.65
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$8,000.00
Available Credit	\$7,752.35
Cash Limit	\$4,000.00
Available Cash	\$4,000.00
Statement Closing Date	08/11/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$247.65
Minimum Payment Due		NONE
Payment Due Date		09/08/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 months	\$268

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P. O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P. O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
For information about credit counseling services, you may go to http://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 , or call 1-888-503-7106.

REWARDS SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
\$94.74	\$19.05	\$0.00	\$94.74	\$0.00	\$0.00	\$19.05
Redemptions are not permitted on closed or delinquent accounts.						

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
07/13/19	07/15/19	74060969196065300710007	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
07/13/19	07/15/19	74060969196066090710009	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
07/15/19	07/16/19	74060969197423820207328	CASH REWARDS	XXXX XXXX XXXX [REDACTED]	\$94.74	
07/24/19	07/24/19	74060969205062530720004	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$1,350.37	
08/06/19	08/06/19	74060969218066040800003	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$601.73	
TOTAL PAYMENTS AND CREDITS					\$3,046.84	

TRANSACTIONS						
GLEND A ANDERSON-LAYNE XXXX XXXX XXXX [REDACTED]						
Trans Date	Post Date	Reference No.	Description	Amount		
07/14/19	07/15/19	24906419195076269932663	HSN*HSN1599210741 800-9332887 FL	\$17.49		
07/14/19	07/15/19	24906419195076269933752	HSN*HSN1599307560 1OF5 800-9332887 FL	\$8.65		

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS					
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx					
Trans Date	Post Date	Reference No.	Description		Amount
07/14/19	07/15/19	24906419195076269136927	HSN*HSN1599210750 1OF5 800-9332887 FL		\$24.53
07/14/19	07/15/19	24906419195076269763738	HSN*HSN1599210744 800-9332887 FL		\$17.49
07/14/19	07/15/19	24906419195076268078476	HSN*HSN1599231978 1OF5 800-9332887 FL		\$11.34
07/14/19	07/15/19	24906419195076268621127	HSN*HSN1599210745 800-9332887 FL		\$17.49
07/14/19	07/15/19	24906419195076268799725	HSN*HSN1599307559 1OF5 800-9332887 FL		\$12.13
07/14/19	07/15/19	24906419195076270207501	HSN*HSN1599210746 800-9332887 FL		\$17.49
07/14/19	07/15/19	24906419195076270230966	HSN*HSN1599210743 1OF5 800-9332887 FL		\$12.13
07/14/19	07/15/19	24906419195076269576189	HSN*HSN1599210740 800-9332887 FL		\$17.49
07/14/19	07/15/19	24906419195076268037217	HSN*HSN1599231977 1OF5 800-9332887 FL		\$11.34
07/17/19	07/18/19	24906419198076424084852	HSN*HSN1599307558 1OF2 800-9332887 FL		\$24.73
07/17/19	07/18/19	24492159198894797252159	BORGHESE INC 866-267-4437 NY		\$80.03
07/20/19	07/22/19	24492159201637271829686	BUTCHERBOX HTTPSWWW.BUTCMA		\$116.00
07/21/19	07/22/19	24492159202637317637100	CHOPSTIX - BAY RIDGE - STRIPE.COM CA		\$32.84
07/23/19	07/24/19	24906419204076718284244	HSN*HSN1599231976 1OF5 800-9332887 FL		\$7.83
07/25/19	07/26/19	24137469207600121629829	HAUTLK RACK8885478438 888-547-8438 CA		\$133.88
07/28/19	07/29/19	24692169209100040136700	MIKASA.COM 866-645-2721 NY		\$310.28
08/01/19	08/02/19	24492159213637809345896	SP * YUMMY BAZAAR INC YUMMYBAZAAR.MNJ		\$54.17
08/03/19	08/05/19	24055239215083323319132	WALMART.COM 8009666546 800-966-6546 AR		\$68.72
08/03/19	08/05/19	24906419215077317348684	HSN*HSN1599238954 1OF5 800-9332887 FL		\$18.48
08/04/19	08/05/19	24906419216077359430910	HSN*HSN1599210751 1OF5 800-9332887 FL		\$8.37
08/05/19	08/06/19	24906419217077415962152	Evine *136759268.VP 800-6765523 MN		\$23.30
08/03/19	08/07/19	24639239218900015402243	THE REPUBLIC OF TEA, INC.800-2984832 CA		\$90.37
08/08/19	08/09/19	24692169220100859889295	NETFLIX.COM NETFLIX.COM CA		\$12.99
08/07/19	08/09/19	24639239220900015602673	THE REPUBLIC OF TEA, INC.800-2984832 CA		\$115.00
08/08/19	08/09/19	24906419220077570102425	HLU*Hulu 956791385014-U HULU.COM/BILLCA		\$5.99
TOTAL New Activity for GLENDA ANDERSON-LAYNE					\$1,270.55

2019 TOTALS YEAR-TO-DATE

Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$112.97

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90% (v)	\$0.00	\$0.00
Cash Advances	13.90% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

