



Merrifield, VA • 22119-3000  
navyfederal.org

Statement of Account

Statement Period  
12/15/18 - 01/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

Say "Yes" to Paperless! View your  
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**STAY  
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It's fast and easy to keep your account up to date. You can verify or update your address and personal info by using our mobile app.\*  
> Sign in to your account > Tap "View Profile" > Update your profile information  
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Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	[REDACTED]	[REDACTED]	[REDACTED]	\$1,044.62	[REDACTED]
Membership Savings	[REDACTED]	[REDACTED]	[REDACTED]	\$6,233.50	[REDACTED]
<b>Totals</b>	[REDACTED]	[REDACTED]	[REDACTED]	<b>\$7,278.12</b>	[REDACTED]

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

[REDACTED]  
[REDACTED]

**DEPOSIT VOUCHER**

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	

NFCU  
[REDACTED]  
MERRIFIELD VA 22119-3100

[REDACTED]



Merrifield, VA • 22119-3000  
navyfederal.org

Statement Period  
12/15/18 - 01/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-15	[REDACTED]		
12-18	[REDACTED]		
12-26	[REDACTED]		
12-26	[REDACTED]		
12-28	[REDACTED]		
12-28	[REDACTED]		
12-31	[REDACTED]		
12-31	[REDACTED]		
12-31	[REDACTED]		
01-08	POS Debit- Debit Card [REDACTED] 01-08-19 Shopritegatewaycen Brooklyn Ny	126.58-	807.49
01-09	POS Debit- Debit Card [REDACTED] 01-08-19 Ft Hamilton Commis Brooklyn Ny	57.55-	749.94
01-14	Transfer From Shares	400.00	1,149.94
01-14	Transfer To Credit Card	105.32-	1,044.62
01-14	<b>Ending Balance</b>		<b>1,044.62</b>

Average Daily Balance [REDACTED] Interest Cycle: [REDACTED] Interest rate yield earned of [REDACTED] for the dividend period from 12-01-2018 through 12-31-2018

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
12-18	[REDACTED]	[REDACTED]	01-08	POS	126.58
12-26	[REDACTED]	[REDACTED]	01-09	POS	57.55
12-31	[REDACTED]	[REDACTED]	12-26	[REDACTED]	[REDACTED]
12-31	[REDACTED]	[REDACTED]			

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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Statement Period  
12/15/18 - 01/14/19

Access No. [REDACTED]

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-15	[REDACTED]		[REDACTED]
12-28	[REDACTED]		[REDACTED]
12-31	[REDACTED]		[REDACTED]
01-14	Transfer To Checking	400.00-	6,233.50
01-14	Ending Balance		6,233.50

Your account earned [REDACTED] with an annual percentage yield earned of [REDACTED] for the dividend period from 12-01-2018 through 12-31-2018

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS [REDACTED]  
CHECKING DIVIDENDS [REDACTED]

FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

#### What to Do if You Think You Find a Mistake on Your Statement

##### Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, [REDACTED] Merrifield, VA 22119-3000; or by fax, [REDACTED]

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

##### Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at [REDACTED] write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

##### Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, [REDACTED] Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



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Statement of Account

Statement Period  
01/15/19 - 02/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

Say "Yes" to Paperless! View your  
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Navy Federal Online Banking.

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BRUNSWICK GA 31523-6397

Effective April 13, 2019, Visa® will revise the International Service Assessment Fee for international Point of Sale (the location where you make a purchase) and ATM transactions, from 0.8% to 1.0%. This change is applicable for international transactions charged in U.S. currency. You can see the updated debit card disclosures at [navyfederal.org](http://navyfederal.org).

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$1,044.62	\$3,128.66	\$2,070.86	\$2,102.42	\$0.04
Membership Savings	\$6,233.50	\$2,442.26	\$3,111.07	\$5,564.69	\$1.26
<b>Totals</b>	<b>\$7,278.12</b>	<b>\$5,570.92</b>	<b>\$5,181.93</b>	<b>\$7,667.11</b>	<b>\$1.30</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DEPOSIT VOUCHER

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MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE




NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



Merrifield, VA • 22119-3000  
navyfederal.org

Statement Period  
01/15/19 - 02/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-15	Beginning Balance		1,044.62
01-15	Transfer From Shares	1,000.00	2,044.62
01-15	Transfer To Shares [REDACTED]	442.00-	1,602.62
01-15	Paid To - Twc - Spectrum Online Pmt Chk 12114128	70.99-	1,531.63
01-15	Paid To - Comcast Online Pmt Chk 12114128	131.59-	1,400.04
01-15	Payment To - Frtib Payment 011519 CK# 195	332.41-	1,067.63
01-16	POS Debit- Debit Card [REDACTED] 01-16-19 Shopritegatewaycen Brooklyn Ny	67.44-	1,000.19
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	1,321.90	2,322.09
01-29	Paid To - Georgia Power Online Pmt Chk 12114128	260.77-	2,061.32
01-30	ATM Fee - Withdrawal 01-29-19 Advantage Finan Brooklyn Ny	1.00-	2,060.32
01-30	ATM Withdrawal 01-29-19 Advantage Finan Brooklyn Ny	103.00-	1,957.32
01-30	POS Debit- Debit Card [REDACTED] 01-29-19 Ft Hamilton Commis Brooklyn Ny	273.67-	1,683.65
01-31	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	1,583.65
01-31	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,483.65
01-31	Dividend	0.04	1,483.69
02-01	Transfer To Credit Card [REDACTED]	102.00-	1,381.69
02-07	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	806.72	2,188.41
02-11	Paid To - Twc - Spectrum Online Pmt Chk 12114128	70.99-	2,117.42
02-13	Check 5520	15.00-	2,102.42
<b>02-14</b>	<b>Ending Balance</b>		<b>2,102.42</b>

Average Daily Balance - Current Cycle: \$1,444.58  
Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 01-01-2019 through 01-31-2019

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				
STATE		ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



Merrifield, VA • 22119-3000  
navyfederal.org

Statement Period  
01/15/19 - 02/14/19

Access No. [REDACTED]

**Statement of Account**

For [REDACTED]

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-15	ACH	70.99	02-11	ACH	70.99
01-15	ACH	131.59	01-16	POS	67.44
01-15	000195 - ACH	332.41	01-30	POS	273.67
01-29	ACH	260.77	01-30	ATMO	103.00
01-31	ACH	100.00	02-13	005520 - Check	15.00
01-31	ACH	100.00			

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-15	Beginning Balance		6,233.50
01-15	Transfer To Checking	1,000.00-	5,233.50
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	5,733.50
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	6,233.50
01-31	Dividend	1.26	6,234.76
02-01	Transfer From Shares [REDACTED]	441.00	6,675.76
02-05	Transfer From Shares [REDACTED]	500.00	7,175.76
02-07	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	7,675.76
02-08	Transfer To Credit Card	2,111.07-	5,564.69
<b>02-14</b>	<b>Ending Balance</b>		<b>5,564.69</b>

Your account earned \$1.26, with an annual percentage yield earned of 0.25%, for the dividend period from 01-01-2019 through 01-31-2019

**2018 Year to Date Federal Income Tax Information**

SAVINGS DIVIDENDS	[REDACTED]
CHECKING DIVIDENDS	[REDACTED]
	FINANCE CHARGE CHECKING LOC [REDACTED]



Merrifield, VA • 22119-3000  
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Statement Period  
01/15/19 - 02/14/19

Access No. [REDACTED]

## Statement of Account

For [REDACTED]

### Disclosure Information

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- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

### What to Do if You Think You Find a Mistake on Your Statement

#### Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

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You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

#### Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at [REDACTED], write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

#### Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



Merrifield, VA • 22119-3000  
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### Statement of Account

Statement Period  
02/15/19 - 03/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

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BRUNSWICK GA 31523-6397

Effective April 13, 2019, Visa® will revise the International Service Assessment Fee for international Point of Sale (the location where you make a purchase) and ATM transactions, from 0.8% to 1.0%. This change is applicable for international transactions charged in U.S. currency. You can see the updated debit card disclosures at [navyfederal.org](http://navyfederal.org).

### Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$2,102.42	\$889.12	\$1,642.82	\$1,348.72	\$0.10
Membership Savings	\$5,564.69	\$1,500.94	\$3,125.28	\$3,940.35	\$2.20
<b>Totals</b>	<b>\$7,667.11</b>	<b>\$2,390.06</b>	<b>\$4,768.10</b>	<b>\$5,289.07</b>	<b>\$2.30</b>

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### DEPOSIT VOUCHER

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DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE



NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



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Statement Period  
02/15/19 - 03/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-15	Beginning Balance		2,102.42
02-19	Transfer To Credit Card	1,000.00-	1,102.42
02-20	Paid To - Comcast Online Pmt Chk 12114128	131.59-	970.83
02-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	307.15	1,277.98
02-26	Paid To - Georgia Power Online Pmt Chk 12114128	189.40-	1,088.58
02-27	Paid To - American Express Online Pmt Chk 12114128	100.00-	988.58
02-27	Paid To - Chase Card Serv Online Pmt Chk 12114128	150.00-	838.58
02-28	Dividend	0.06	838.64
03-01	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	36.42	875.06
03-08	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	545.49	1,420.55
03-12	POS Debit- Debit Card [REDACTED] 03-11-19 CVS/Pharmacy #0271 New York Ny	15.60-	1,404.95
03-12	POS Debit- Debit Card [REDACTED] 03-11-19 Citymd - Ny18 Brooklyn Ny	30.00-	1,374.95
03-13	POS Debit- Debit Card [REDACTED] 03-11-19 Metropolitan City Brooklyn Ny	26.23-	1,348.72
03-14	<b>Ending Balance</b>		<b>1,348.72</b>

Average Daily Balance - Current Cycle: \$1,257.55  
Your account earned \$0.06, with an annual percentage yield earned of 0.05%, for the dividend period from 02-01-2019 through 02-28-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-20	ACH	131.59	03-12	POS	15.60
02-26	ACH	189.40	03-12	POS	30.00
02-27	ACH	100.00	03-13	POS	26.23
02-27	ACH	150.00			

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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Statement Period  
02/15/19 - 03/14/19

Access No. [REDACTED]

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-15	Beginning Balance		5,564.69
02-19	Transfer To Credit Card	3,125.28-	2,439.41
02-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,939.41
02-28	Dividend	0.94	2,940.35
03-08	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	3,440.35
03-11	Transfer From Shares [REDACTED]	500.00	3,940.35
03-14	<b>Ending Balance</b>		<b>3,940.35</b>

Your account earned \$0.94, with an annual percentage yield earned of 0.25%, for the dividend period from 02-01-2019 through 02-28-2019

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS [REDACTED]

CHECKING DIVIDENDS [REDACTED]

FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
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- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

#### What to Do if You Think You Find a Mistake on Your Statement

##### Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3000; or by fax, [REDACTED].

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

##### Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at [REDACTED], write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

##### Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



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### Statement of Account

Statement Period  
03/15/19 - 04/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

Say "Yes" to Paperless! View your  
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#### Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.

To get started, select "Statements" in digital banking.\*

It's an easy way to reduce the risk of identity theft and cut down on paper clutter.

Insured by NCUA. \*Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

#### Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$1,348.72	\$1,207.44	\$1,319.06	\$1,237.10	\$0.14
Membership Savings	\$3,940.35	\$500.62	\$1,643.47	\$2,797.50	\$2.82
<b>Totals</b>	<b>\$5,289.07</b>	<b>\$1,708.06</b>	<b>\$2,962.53</b>	<b>\$4,034.60</b>	<b>\$2.96</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

#### DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE



NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



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Statement Period  
03/15/19 - 04/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-15	Beginning Balance		1,348.72
03-15	POS Debit- Debit Card [REDACTED] 03-14-19 Jcpenney 2297 Jersey City NJ	105.00-	1,243.72
03-18	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	130.00-	1,113.72
03-18	Paid To - Comcast Online Pmt Chk 12114128	131.59-	982.13
03-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	248.19	1,230.32
03-26	Transfer To Credit Card	500.00-	730.32
03-27	Paid To - Georgia Power Online Pmt Chk 12114128	160.49-	569.83
03-29	Dividend	0.04	569.87
04-05	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	959.21	1,529.08
04-09	Paid To - Twc - Spectrum Online Pmt Chk 12114128	66.98-	1,462.10
04-09	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,362.10
04-09	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	125.00-	1,237.10
04-14	<b>Ending Balance</b>		<b>1,237.10</b>

Average Daily Balance - Current Cycle: \$1,031.57  
Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 03-01-2019 through 03-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
03-18	ACH	130.00	04-09	ACH	100.00
03-18	ACH	131.59	04-09	ACH	125.00
03-27	ACH	160.49	03-15	POS	105.00
04-09	ACH	66.98			

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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Statement Period  
03/15/19 - 04/14/19

Access No. [REDACTED]

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-15	Beginning Balance		3,940.35
03-15	Transfer To Credit Card	1,143.47-	2,796.88
03-26	Transfer To Credit Card	500.00-	2,296.88
03-29	Dividend	0.62	2,297.50
04-05	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,797.50
<b>04-14</b>	<b>Ending Balance</b>		<b>2,797.50</b>

Your account earned \$0.62, with an annual percentage yield earned of 0.25%, for the dividend period from 03-01-2019 through 03-31-2019

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS  
CHECKING DIVIDENDS

[REDACTED] FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

#### What to Do if You Think You Find a Mistake on Your Statement

##### Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3000; or by fax, [REDACTED].

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

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- 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.

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Statement of Account

Statement Period  
04/15/19 - 05/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

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Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$1,237.10	\$1,659.04	\$2,388.24	\$507.90	\$0.18
Membership Savings	\$2,797.50	\$1,500.52	\$1,230.00	\$3,068.02	\$3.34
<b>Totals</b>	<b>\$4,034.60</b>	<b>\$3,159.56</b>	<b>\$3,618.24</b>	<b>\$3,575.92</b>	<b>\$3.52</b>

DEBITANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DEPOSIT VOUCHER

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MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE




NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



Merrifield, VA • 22119-3000  
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Statement Period  
04/15/19 - 05/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-15	Beginning Balance		1,237.10
04-15	Transfer From Shares	500.00	1,737.10
04-15	Transfer To Credit Card	871.73-	865.37
04-16	Paid To - Comcast Online Pmt Chk 12114128	131.59-	733.78
04-19	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	246.33	980.11
04-26	Paid To - Georgia Power Online Pmt Chk 12114128	104.70-	875.41
04-29	ATM Fee - Withdrawal 04-27-19 Cardtronics CCS Brunswick GA	1.00-	874.41
04-29	ATM Fee - Inquiry 04-27-19 Cardtronics CCS Brunswick GA	1.00-	873.41
04-29	ATM Withdrawal 04-27-19 Cardtronics CCS Brunswick GA	303.00-	570.41
04-29	POS Debit- Debit Card [REDACTED] 04-26-19 Paradies #9212 Jfk Jamaica Ny	10.80-	559.61
04-29	POS Debit- Debit Card [REDACTED] 04-27-19 Food Court Jamaica Ny	16.08-	543.53
04-29	POS Debit - Debit Card [REDACTED] Transaction 04-27-19 Winn-Dixie #68 284 Hyd Brunswick GA	83.72-	459.81
04-30	Dividend	0.04	459.85
05-02	POS Debit- Debit Card [REDACTED] 05-01-19 BP#9087933Goasis B Brunswick GA	16.70-	443.15
05-03	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	612.67	1,055.82
05-03	Transfer From Shares	300.00	1,355.82
05-03	POS Debit- Debit Card [REDACTED] 05-02-19 BP#2796605I75 & Hw Jackson GA	26.05-	1,329.77
05-06	POS Debit- Debit Card [REDACTED] 05-02-19 Shell Oil 10010418 Northport AL	21.85-	1,307.92
05-06	POS Debit- Debit Card [REDACTED] 05-03-19 Texaco 0308394 Pearl MS	22.75-	1,285.17
05-06	POS Debit - Debit Card [REDACTED] Transaction 05-03-19 Wm Superc Wal-Mart Sup Canton MS	101.79-	1,183.38
05-06	POS Debit - Debit Card [REDACTED] Transaction 05-03-19 Wal-Mart Super Center Canton MS	120.63-	1,062.75
05-06	Paid To - American Express Online Pmt Chk 12114128	100.00-	962.75
05-09	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	862.75

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				
STATE		ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



Merrifield, VA • 22119-3000  
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Statement Period  
04/15/19 - 05/14/19

Access No. [REDACTED]

**Statement of Account**

For [REDACTED]

**EveryDay Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-09	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	125.00-	737.75
05-10	POS Debit- Debit Card [REDACTED] 05-09-19 Texaco 0308249 Canton MS	23.65-	714.10
05-10	POS Debit- Debit Card [REDACTED] 05-09-19 BP#8276396South NE Riceboro GA	25.05-	689.05
05-10	POS Debit- Debit Card [REDACTED] 05-09-19 Chevron 0041124 Heflin AL	31.00-	658.05
05-13	POS Debit- Debit Card [REDACTED] 05-10-19 Winn-Dixie #68 Brunswick GA	18.51-	639.54
05-13	POS Debit- Debit Card [REDACTED] 05-10-19 BP#9087933Goasis B Brunswick GA	26.41-	613.13
05-13	POS Debit - Debit Card [REDACTED] Transaction 05-11-19 Wal-Mart #0639 Brunswick GA	105.23-	507.90
05-14	<b>Ending Balance</b>		<b>507.90</b>

Average Daily Balance - Current Cycle: \$832.72

Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 04-01-2019 through 04-30-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
04-16	ACH	131.59	05-06	POS	21.85
04-26	ACH	104.70	05-06	POS	22.75
05-06	ACH	100.00	05-06	POS	101.79
05-09	ACH	100.00	05-10	POS	23.65
05-09	ACH	125.00	05-10	POS	25.05
04-29	POS	10.80	05-10	POS	31.00
04-29	POS	16.08	05-13	POS	18.51
04-29	POS	83.72	05-13	POS	26.41
05-02	POS	16.70	05-13	POS	105.23
05-03	POS	26.05	04-29	ATMO	303.00
05-06	POS	120.63			

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-15	Beginning Balance		2,797.50
04-15	Transfer To Checking	500.00-	2,297.50
04-19	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,797.50
04-22	Transfer To Credit Card	100.00-	2,697.50
04-22	Transfer To Credit Card	330.00-	2,367.50
04-30	Dividend	0.52	2,368.02
05-03	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,868.02
05-03	Transfer To Checking	300.00-	2,568.02
05-08	Transfer From Shares [REDACTED]	500.00	3,068.02
05-14	<b>Ending Balance</b>		<b>3,068.02</b>

Your account earned \$0.52, with an annual percentage yield earned of 0.25%, for the dividend period from 04-01-2019 through 04-30-2019



Merrifield, VA • 22119-3000  
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Statement Period  
04/15/19 - 05/14/19

Access No. [REDACTED]

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
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- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

### What to Do if You Think You Find a Mistake on Your Statement

#### Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

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You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

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- **Dollar amount:** The dollar amount of the suspected error.
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#### Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

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navyfederal.org

### Statement of Account

Statement Period  
05/15/19 - 06/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

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#### Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$507.90	\$1,412.45	\$583.14	\$1,337.21	\$0.21
Membership Savings	\$3,068.02	\$2,000.65	\$1,006.34	\$4,062.33	\$3.99
<b>Totals</b>	<b>\$3,575.92</b>	<b>\$3,413.10</b>	<b>\$1,589.48</b>	<b>\$5,399.54</b>	<b>\$4.20</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

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MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE



NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



Merrifield, VA • 22119-3000  
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Statement Period  
05/15/19 - 06/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		507.90
05-15	Paid To - Comcast Online Pmt Chk 12114128	131.60-	376.30
05-17	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	56.29	432.59
05-20	POS Debit- Debit Card [REDACTED] 05-17-19 BP#3721594Sunshine Jacksonville FL	8.81-	423.78
05-21	Deposit - ACH Paid From Doj Treas 310 Misc Pay 052119	600.00	1,023.78
05-23	POS Debit- Debit Card [REDACTED] 05-21-19 Metropolitan City Brooklyn Ny	39.80-	983.98
05-29	Paid To - Twc - Spectrum Online Pmt Chk 12114128	56.17-	927.81
05-29	Paid To - Georgia Power Online Pmt Chk 12114128	106.76-	821.05
05-31	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	432.88	1,253.93
05-31	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,153.93
05-31	Dividend	0.03	1,153.96
06-14	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	323.25	1,477.21
06-14	Paid To - Chase Card Serv Online Pmt Chk 12114128	140.00-	1,337.21
06-14	<b>Ending Balance</b>		<b>1,337.21</b>

Average Daily Balance - Current Cycle: \$953.55  
Your account earned \$0.03, with an annual percentage yield earned of 0.04%, for the dividend period from 05-01-2019 through 05-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-15	ACH	131.60	06-14	ACH	140.00
05-29	ACH	56.17	05-20	POS	8.81
05-29	ACH	106.76	05-23	POS	39.80
05-31	ACH	100.00			

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
				ZIP CODE
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER			DAYTIME TELEPHONE NUMBER
- -	( )			( )



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Statement Period  
05/15/19 - 06/14/19

Access No. [REDACTED]

**Statement of Account**

For [REDACTED]

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		3,068.02
05-17	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	3,568.02
05-28	Transfer To Credit Card	1,006.34-	2,561.68
05-31	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	3,061.68
05-31	Dividend	0.65	3,062.33
06-03	Transfer From Shares [REDACTED]	500.00	3,562.33
06-14	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	4,062.33
<b>06-14</b>	<b>Ending Balance</b>		<b>4,062.33</b>

Your account earned \$0.65, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2019 through 05-31-2019

**Disclosure Information**

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

**What to Do if You Think You Find a Mistake on Your Statement**

**Errors Related to a Checking Line of Credit Advance**

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, [REDACTED] Memfield, VA 22119-3000; or by fax, [REDACTED]

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

**Errors Within Your Checking Account, Money Market Savings Account, or Savings Account**

In case of errors or questions about your electronic transfers telephone us at [REDACTED] write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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**Payments**

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, [REDACTED] Memfield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



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Statement of Account

Statement Period  
06/15/19 - 07/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

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Navy Federal Online Banking.

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Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere. To get started, select "Statements" in digital banking.\* It's an easy way to reduce the risk of identity theft and cut down on paper clutter. Insured by NCUA. \*Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$1,337.21	\$6,984.69	\$6,965.53	\$1,356.37	\$0.29
Membership Savings	\$4,062.33	\$1,500.79	\$3,000.00	\$2,563.12	\$4.78
<b>Totals</b>	<b>\$5,399.54</b>	<b>\$8,485.48</b>	<b>\$9,965.53</b>	<b>\$3,919.49</b>	<b>\$5.07</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL. DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE




NFCU  
MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



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navyfederal.org

Statement Period  
06/15/19 - 07/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		1,337.21
06-18	Paid To - Synchrony Bank Online Pmt Chk 12114128	125.00-	1,212.21
06-18	Paid To - Comcast Online Pmt Chk 12114128	131.62-	1,080.59
06-20	Paid To - Twc - Spectrum Online Pmt Chk 12114128	50.99-	1,029.60
06-24	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	3,000.00	4,029.60
06-24	POS Debit- Debit Card [REDACTED] 06-21-19 Jopenney 2297 Jersey City NJ	116.70-	3,912.90
06-27	POS Debit- Debit Card [REDACTED] 06-26-19 USPS PO 3508860365 Brooklyn Ny	13.40-	3,899.50
06-27	POS Debit- Debit Card [REDACTED] 06-26-19 Ft Hamilton Commis Brooklyn Ny	84.15-	3,815.35
06-28	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	504.08	4,319.43
06-28	POS Debit- Debit Card [REDACTED] 06-26-19 Aafes Usm/Ham Gas Brooklyn Ny	22.00-	4,297.43
06-28	Dividend	0.08	4,297.51
07-01	Transfer From Shares	3,000.00	7,297.51
07-02	ATM Fee - Withdrawal 07-01-19 Bank Of America New York Ny	1.00-	7,296.51
07-02	ATM Withdrawal 07-01-19 Bank Of America New York Ny	203.00-	7,093.51
07-02	Paid To - Georgia Power Online Pmt Chk 12114128	172.67-	6,920.84
07-02	Paid To - American Express Online Pmt Chk 12114128	5,700.00-	1,220.84
07-10	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	245.00-	975.84
07-11	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	875.84
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	480.53	1,356.37
07-14	<b>Ending Balance</b>		<b>1,356.37</b>

Average Daily Balance - Current Cycle: \$2,057.42  
Your account earned \$0.08, with an annual percentage yield earned of 0.05%, for the dividend period from 06-01-2019 through 06-30-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-18	ACH	125.00	06-18	ACH	131.62

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
				ZIP CODE
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- - -	( )		( )	



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Statement Period  
06/15/19 - 07/14/19

Access No. [REDACTED]

**Statement of Account**

For [REDACTED]

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-20	ACH	50.99	06-24	POS	116.70
07-02	ACH	172.67	06-27	POS	13.40
07-02	ACH	5,700.00	06-27	POS	84.15
07-10	ACH	245.00	06-28	POS	22.00
07-11	ACH	100.00	07-02	ATMO	203.00

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		4,062.33
06-28	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	4,562.33
06-28	Dividend	0.79	4,563.12
07-01	Transfer From Shares [REDACTED]	500.00	5,063.12
07-01	Transfer To Checking	3,000.00-	2,063.12
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,563.12
07-14	<b>Ending Balance</b>		<b>2,563.12</b>

Your account earned \$0.79, with an annual percentage yield earned of 0.25%, for the dividend period from 06-01-2019 through 06-30-2019

**Disclosure Information**

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
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**What to Do if You Think You Find a Mistake on Your Statement**

**Errors Related to a Checking Line of Credit Advance**

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3000; or by fax, [REDACTED].

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

**Errors Within Your Checking Account, Money Market Savings Account, or Savings Account**

In case of errors or questions about your electronic transfers telephone us at [REDACTED], write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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- Tell us the dollar amount of the suspected error.

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**Payments**

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, [REDACTED], Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



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### Statement of Account

Statement Period  
07/15/19 - 08/14/19

Access No. [REDACTED]

Routing Number: [REDACTED]

Questions about this Statement?  
Toll-free in the U.S. [REDACTED]  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally [REDACTED]

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#### Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.

To get started, select "Statements" in digital banking.\*

It's an easy way to reduce the risk of identity theft and cut down on paper clutter.

Insured by NCUA. \*Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

### Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking	\$1,356.37	\$562.01	\$1,240.50	\$677.88	\$0.34
Membership Savings	\$2,563.12	\$1,941.40	\$2,452.10	\$2,052.42	\$5.18
<b>Totals</b>	<b>\$3,919.49</b>	<b>\$2,503.41</b>	<b>\$3,692.60</b>	<b>\$2,730.30</b>	<b>\$5.52</b>

MEMBRANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

#### DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE



NFCU

MERRIFIELD VA 22119-3100

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED
[REDACTED]	Checking	
[REDACTED]	Savings	
	TOTAL	



Merrifield, VA • 22119-3000  
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Statement Period  
07/15/19 - 08/14/19

Access No. [REDACTED]

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-15	Beginning Balance		1,356.37
07-15	Transfer To Credit Card	500.00-	856.37
07-16	Paid To - Comcast Online Pmt Chk 12114128	131.62-	724.75
07-18	Paid To - Twc - Spectrum Online Pmt Chk 12114128	50.99-	673.76
07-26	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	238.71	912.47
07-30	Paid To - Comcast Online Pmt Chk 12114128	131.62-	780.85
07-30	Paid To - Georgia Power Online Pmt Chk 12114128	206.27-	574.58
07-31	Dividend	0.05	574.63
08-09	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	323.25	897.88
08-13	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	797.88
08-13	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	120.00-	677.88
<b>08-14</b>	<b>Ending Balance</b>		<b>677.88</b>

Average Daily Balance - Current Cycle: \$710.94  
Your account earned \$0.05, with an annual percentage yield earned of 0.05%, for the dividend period from 07-01-2019 through 07-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-16	ACH	131.62	07-30	ACH	206.27
07-18	ACH	50.99	08-13	ACH	100.00
07-30	ACH	131.62	08-13	ACH	120.00

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-15	Beginning Balance		2,563.12

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- - -	( )		( )	



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Statement Period  
07/15/19 - 08/14/19

Access No. [REDACTED]

Statement of Account

For [REDACTED]

Membership Savings - [REDACTED]

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-15	Transfer To Credit Card	500.00-	2,063.12
07-24	Transfer To Credit Card	1,350.37-	712.75
07-26	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	1,212.75
07-29	Transfer From Shares [REDACTED]	441.00	1,653.75
07-31	Dividend	0.40	1,654.15
08-06	Transfer To Credit Card	601.73-	1,052.42
08-07	Transfer From Shares [REDACTED]	500.00	1,552.42
08-09	Deposit - ACH Paid From Agri Treas 310 Fed Sal [REDACTED]	500.00	2,052.42
08-14	<b>Ending Balance</b>		<b>2,052.42</b>

Your account earned \$0.40, with an annual percentage yield earned of 0.25%, for the dividend period from 07-01-2019 through 07-31-2019

**Disclosure Information**

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
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- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
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**Payments**

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