

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	████	02/14/2019	2,529.12	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

MIGUEL A MONGE

** 0014412

0252912100102004406095583209293040609558320929307

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	████
Payments	████
Other Credits	████
Purchases	████
Cash Advances	████
Fees Charged	████
Interest Charged	████
New Balance	\$2,529.12
Past Due Amount	████
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	01/17/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$2,529.12
Minimum Payment Due		\$102.00
Payment Due Date		02/14/2019
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	22 years	\$7,560

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
NOTICE YOUR ACCOUNT IS PAST DUE. PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. IF YOU HAVE ALREADY REMITTED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
████	█	█	█	█	█	2,880
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Jan 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$0.00	0

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

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
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12/28/18	12/28/18				
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TRANSACTIONS

FEES

Trans Date	Post Date	Reference No.	Description	Amount
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01/17/19	01/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU	\$6.86
TOTAL FEES				\$6.86

INTEREST CHARGED

Description	Amount
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INTEREST CHARGE-PURCHASES	\$37.34
TOTAL INTEREST	\$37.34

2019 TOTALS YEAR-TO-DATE

Total Fees charged in 2019	\$6.86
Total Interest charged in 2019	\$37.34

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
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Purchases	18.00% (v)	\$2,488.96	\$37.34
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
50.00	0.00	03/14/2019	2,490.83	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

MIGUEL A MONGE

** 0046620

0249083700050005406095583209293040609558320929302

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,529.12
Payments	-\$102.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$26.75
Interest Charged	+\$36.96
New Balance	\$2,490.83
Past Due Amount	\$0.00
Credit Limit	\$2,500.00
Available Credit	\$9.17
Cash Limit	\$1,250.00
Available Cash	\$9.17
Statement Closing Date	02/17/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$2,490.83
Minimum Payment Due		\$50.00
Payment Due Date		03/14/2019
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	22 years	\$7,557
\$90	3 years	\$3,240 (Savings = \$4,317)

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
"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.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,880	0	0	0	0	0	2,880
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Feb 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$0.00	0

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

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 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:

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 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					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
01/29/19	01/29/19	74060959029090620501624	PAYMENT RECEIVED	XXXX XXXX XXXX	\$51.00
01/29/19	01/29/19	74060959029091610291622	PAYMENT RECEIVED	XXXX XXXX XXXX	\$51.00
TOTAL PAYMENTS AND CREDITS					\$102.00

TRANSACTIONS					
FEES					
Trans Date	Post Date	Reference No.	Description		Amount
01/28/19	01/28/19		LATE PAYMENT FEE		\$20.00
02/15/19	02/15/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU		\$6.75
TOTAL FEES					\$26.75

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$36.96
TOTAL INTEREST					\$36.96

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$33.61
Total Interest charged in 2019	\$74.30

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	18.00% (v)	\$2,463.61	\$36.96
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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

Learn more: navyfederal.org/myBT

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.

Insured by NCUA.

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
101.00	50.00	04/14/2019	2,534.51	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

MIGUEL A MONGE
[REDACTED]

** 0046310

0253451900101006406095583209293040609558320929301

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,490.83
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$6.87
Interest Charged	+\$36.81
New Balance	\$2,534.51
Past Due Amount	\$50.00
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	03/17/2019
Days in Billing Cycle	28

PAYMENT INFORMATION		
New Balance		\$2,534.51
Minimum Payment Due		\$101.00
Payment Due Date		04/14/2019
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	22 years	\$7,580

QUESTIONS
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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.

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NOTICE YOUR ACCOUNT IS PAST DUE. PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. IF YOU HAVE ALREADY REMITTED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,880	0	0	0	0	0	2,880
Redemptions are not permitted on closed or delinquent accounts.						

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:

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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.

Rewards Details		
Rewards for Mar 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$0.00	0

TRANSACTIONS

FEES				
Trans Date	Post Date	Reference No.	Description	Amount
03/15/19	03/15/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU	\$6.87
			TOTAL FEES	\$6.87

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$36.81
TOTAL INTEREST	\$36.81

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$40.48
Total Interest charged in 2019	\$111.11

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	18.00% (v)	\$2,453.87	\$36.81
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	05/14/2019	2,543.55	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

MIGUEL A MONGE

** 0014250

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Page 1 of 4

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,534.51
Payments	-\$50.00
Other Credits	-\$0.00
Purchases	+\$15.13
Cash Advances	+\$0.00
Fees Charged	+\$6.89
Interest Charged	+\$37.02
New Balance	\$2,543.55
Past Due Amount	\$51.00
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	04/17/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$2,543.55
Minimum Payment Due		\$102.00
Payment Due Date		05/14/2019
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	22 years	\$7,618

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
NOTICE YOUR ACCOUNT IS PAST DUE. PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. IF YOU HAVE ALREADY REMITTED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,880	30	0	0	0	0	2,910
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Apr 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$15.13 @ 2x	30
Other Eligible Purchases	\$0.00	0
Total This Period	\$15.13	30
Total Reward Year to Date	\$15.13	30

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.

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- We can apply any unpaid amount against your credit limit.

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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.

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 Merrifield, VA 22119

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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					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
03/23/19	03/25/19	74060959084090517401625	PAYMENT RECEIVED	XXXX XXXX XXXX	\$50.00
TOTAL PAYMENTS AND CREDITS					\$50.00

TRANSACTIONS					
MIGUEL A MONGE					
Trans Date	Post Date	Reference No.	Description		Amount
04/03/19	04/04/19	24122549094744003008876	BP#5453345VERRAZANO SERV BROOKLYN NY		\$15.13
TOTAL New Activity for MIGUEL A MONGE					\$15.13

FEES					
Trans Date	Post Date	Reference No.	Description		Amount
04/17/19	04/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU		\$6.89
TOTAL FEES					\$6.89

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$37.02
TOTAL INTEREST					\$37.02

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$47.37
Total Interest charged in 2019	\$148.13

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	18.00% (v)	\$2,467.57	\$37.02
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.			

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	06/14/2019	2,536.68	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

MIGUEL A MONGE
[REDACTED]

** 0046621

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,543.55
Payments	-\$51.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$6.88
Interest Charged	+\$37.25
New Balance	\$2,536.68
Past Due Amount	\$51.00
Over Limit Amount	\$36.68
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	05/17/2019
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance		\$2,536.68
Minimum Payment Due		\$102.00
Payment Due Date		06/14/2019
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	22 years	\$7,581

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
NOTICE YOUR ACCOUNT IS PAST DUE. PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. IF YOU HAVE ALREADY REMITTED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,910	0	0	0	0	0	2,910
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for May 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$15.13	30

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

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- We can apply any unpaid amount against your credit limit.

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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.
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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					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
04/23/19	04/23/19	74060959113090627201621	PAYMENT RECEIVED	XXXX XXXX XXXX	\$51.00
TOTAL PAYMENTS AND CREDITS					\$51.00

TRANSACTIONS					
FEES					
Trans Date	Post Date	Reference No.	Description		Amount
05/17/19	05/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU		\$6.88
TOTAL FEES					\$6.88

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$37.25
TOTAL INTEREST					\$37.25

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$54.25
Total Interest charged in 2019	\$185.38

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	18.00% (v)	\$2,482.76	\$37.25
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.			

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
50.00	0.00	07/14/2019	2,478.27	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

MIGUEL A MONGE
[REDACTED]

** 0014094

XX

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,536.68
Payments	-\$102.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$6.72
Interest Charged	+\$36.87
New Balance	\$2,478.27
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$2,500.00
Available Credit	\$21.73
Cash Limit	\$1,250.00
Available Cash	\$21.73
Statement Closing Date	06/17/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$2,478.27
Minimum Payment Due		\$50.00
Payment Due Date		07/14/2019
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	22 years	\$7,509
\$90	3 years	\$3,240 (Savings = \$4,269)

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.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,910	0	0	0	0	0	2,910
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Jun 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$15.13	30

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					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
05/23/19	05/23/19	74060959143090740411622	PAYMENT RECEIVED	XXXX XXXX XXXX	\$14.79
05/31/19	05/31/19	74060959151091547481627	PAYMENT RECEIVED	XXXX XXXX XXXX	\$87.21
TOTAL PAYMENTS AND CREDITS					\$102.00

TRANSACTIONS				
FEES				
Trans Date	Post Date	Reference No.	Description	Amount
06/17/19	06/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU	\$6.72
TOTAL FEES				\$6.72

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$36.87
TOTAL INTEREST	\$36.87

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$60.97
Total Interest charged in 2019	\$222.25

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	18.00% (v)	\$2,457.72	\$36.87
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.			



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
101.00	50.00	08/14/2019	2,521.74	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

MIGUEL A MONGE
[REDACTED]

** 0014085

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Page 1 of 4

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,478.27
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$6.84
Interest Charged	+\$36.63
New Balance	\$2,521.74
Past Due Amount	\$50.00
Over Limit Amount	\$21.74
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	07/17/2019
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance		\$2,521.74
Minimum Payment Due		\$101.00
Payment Due Date		08/14/2019
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	22 years	\$7,530

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.

IMPORTANT NOTICES
 NOTICE PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,910	0	0	0	0	0	2,910
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details			
Rewards for Jul 2019	Qualified Spend	Rewards Points	
Restaurants	\$0.00 @ 3x	0	
Gas Stations	\$0.00 @ 2x	0	
Other Eligible Purchases	\$0.00	0	
Total This Period	\$0.00	0	
Total Reward Year to Date	\$15.13	30	

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				
FEES				
Trans Date	Post Date	Reference No.	Description	Amount
07/17/19	07/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU	\$6.84
TOTAL FEES				\$6.84
INTEREST CHARGED				
Description				Amount
INTEREST CHARGE-PURCHASES				\$36.63
TOTAL INTEREST				\$36.63

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$67.81
Total Interest charged in 2019	\$258.88

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	18.00% (v)	\$2,441.40	\$36.63
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.			

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	09/14/2019	2,515.29	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

MIGUEL A MONGE

** 0046496

XX

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

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,521.74
Payments	-\$50.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$6.82
Interest Charged	+\$36.73
New Balance	\$2,515.29
Past Due Amount	\$51.00
Over Limit Amount	\$15.29
Credit Limit	\$2,500.00
Available Credit	NONE
Cash Limit	\$1,250.00
Available Cash	\$0.00
Statement Closing Date	08/17/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$2,515.29
Minimum Payment Due		\$102.00
Payment Due Date		09/14/2019
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	22 years	\$7,503

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.

IMPORTANT NOTICES
NOTICE PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,910	0	0	0	0	0	2,910
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details			
Rewards for Aug 2019	Qualified Spend	Rewards Points	
Restaurants	\$0.00 @ 3x	0	
Gas Stations	\$0.00 @ 2x	0	
Other Eligible Purchases	\$0.00	0	
Total This Period	\$0.00	0	
Total Reward Year to Date	\$15.13	30	

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					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
07/26/19	07/26/19	74060959207091551131625	PAYMENT RECEIVED	XXXX XXXX XXXX	\$50.00
TOTAL PAYMENTS AND CREDITS					\$50.00

TRANSACTIONS					
FEES					
Trans Date	Post Date	Reference No.	Description		Amount
08/16/19	08/16/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU		\$6.82
TOTAL FEES					\$6.82

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$36.73
TOTAL INTEREST					\$36.73

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$74.63
Total Interest charged in 2019	\$295.61

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	18.00% (v)	\$2,448.24	\$36.73
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (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.			

