





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

Statement Period  
12/24/18 - 01/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-24	[REDACTED]		
12-28	[REDACTED]		
01-08	ATM Withdrawal 01-07-19 Mcu New York Ny	140.00-	140.00-
01-08	Optional Overdraft Protection Fee(s)	20.00-	160.00-
01-11	ATM Withdrawal 01-10-19 7Eleven-FC New York Ny	300.00-	460.00-
01-11	POS Debit - Debit Card 1363 Transaction 01-10-19 Third Avenue Liquor CO New York Ny	26.04-	486.04-
01-11	Optional Overdraft Protection Fee(s)	40.00-	526.04-
01-14	Transfer From Checking Miguel Angel Monge	526.04	0.00
01-16	POS Debit- Debit Card 1363 01-15-19 Americanhondafinan 216-099-7534 Ny	490.60-	490.60-
01-16	Optional Overdraft Protection Fee(s)	20.00-	510.60-
<b>01-23</b>	<b>Ending Balance</b>		<b>510.60-</b>

Average Daily Balance - Current Cycle: [REDACTED]

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-11	POS	26.04	01-08	ATMO	140.00
01-16	POS	490.60	01-11	ATMO	300.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	[REDACTED]	[REDACTED]

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



**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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navyfederal.org

Statement Period  
12/24/18 - 01/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-24	[REDACTED]		
12-26	[REDACTED]		
12-26	[REDACTED]		
12-26	[REDACTED]		
12-28	[REDACTED]		
12-31	[REDACTED]		
01-02	POS [REDACTED] 12-31-18 [REDACTED]		
01-03	POS Debit- Debit Card 3275 01-02-19 Tmobile*postpaid T 800-937-8997 WA	100.00-	39.46-
01-03	Optional Overdraft Protection Fee(s)	20.00-	59.46-
01-04	ATM Withdrawal 01-03-19 Mcu New York Ny	240.00-	299.46-
01-04	POS Debit- Debit Card 3275 01-03-19 Twc*time Warner Ny 718-358-0900 Ny	211.97-	511.43-
01-04	Optional Overdraft Protection Fee(s)	40.00-	551.43-
01-14	Government Shutdown Program Credit	1,500.00	948.57
01-14	ATM Fee - Denied Transaction 01-12-19 C359217 Bronx Ny	1.00-	947.57
01-14	ATM Fee - Denied Transaction 01-12-19 Cc908 Fordham Bronx Ny	1.00-	946.57
01-14	POS Debit - Debit Card 3275 Transaction 01-14-19 Verrazano Servi Brooklyn Ny	20.00-	926.57
01-14	Transfer To Checking	526.04-	400.53
01-15	ATM Withdrawal 01-14-19 7Eleven-FC Brooklyn Ny	100.00-	300.53
01-15	POS Debit - Debit Card 3275 Transaction 01-14-19 Metropolitan Ci Brooklyn Ny	19.17-	281.36
01-15	POS Debit - Debit Card 3275 Transaction 01-14-19 The Vitamin Shoppe 31 Brooklyn Ny	19.99-	261.37
01-15	POS Debit - Debit Card 3275 Transaction 01-14-19 Puertorico Rest Pizzai Brooklyn Ny	21.78-	239.59
01-15	POS Debit - Debit Card 3275 Transaction 01-14-19 Shoprite Avenue I S1 Brooklyn Ny	79.12-	160.47
01-15	Transfer To Loan	40.11-	120.36
01-15	Paid To - Nys Dtf Bill Pyt Tax Paymnt Chk 9100001	170.00-	49.64-
01-15	Optional Overdraft Protection Fee(s)	20.00-	69.64-
01-16	POS Debit- Debit Card 3275 01-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	97.87-



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Statement Period  
12/24/18 - 01/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-16	POS Debit - Debit Card 3275 Transaction 01-15-19 Metropolitan Ci Brooklyn Ny	37.94-	135.81-
01-16	Optional Overdraft Protection Fee(s)	40.00-	175.81-
01-17	ATM Fee - Withdrawal 01-16-19 P32098 Brooklyn Ny	1.00-	176.81-
01-17	ATM Withdrawal 01-16-19 P32098 Brooklyn Ny	101.75-	278.56-
01-17	Optional Overdraft Protection Fee(s)	20.00-	298.56-
01-22	ATM Withdrawal 01-18-19 Mcu New York Ny	200.00-	498.56-
01-22	Optional Overdraft Protection Fee(s)	20.00-	518.56-
01-23	ATM Rebate	5.75	512.81-
01-23	<b>Ending Balance</b>		<b>512.81-</b>

Average Daily Balance - Current Cycle [REDACTED] -  
Your account earned [REDACTED] with an ann [REDACTED] entage yield earned of [REDACTED] for the dividend period from 12-01-2018 through 12-31-2018

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-15	ACH	170.00	12-26	[REDACTED]	[REDACTED]
01-02	POS	23.73	12-26	[REDACTED]	[REDACTED]
01-03	POS	100.00	12-28	[REDACTED]	[REDACTED]
01-04	POS	211.97	12-31	[REDACTED]	[REDACTED]
01-14	POS	20.00	12-31	[REDACTED]	[REDACTED]
01-15	POS	19.99	12-31	[REDACTED]	[REDACTED]
01-15	POS	21.78	12-31	[REDACTED]	[REDACTED]
01-15	POS	79.12	12-31	[REDACTED]	[REDACTED]
01-15	POS	19.17	01-04	ATMO	240.00
01-16	POS	28.23	01-15	ATMO	100.00
01-16	POS	37.94	01-17	ATMO	101.75
12-24	[REDACTED]	[REDACTED]	01-22	ATMO	200.00
12-24	[REDACTED]	[REDACTED]			

**Fee(s)**

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	[REDACTED]	[REDACTED]

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-24	[REDACTED]	[REDACTED]	[REDACTED]
01-23	<b>Ending Balance</b>		<b>5.00</b>

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

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



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Statement Period  
12/24/18 - 01/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.**

You may also contact us on the Web: [navyfederal.org](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 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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



Statement of Account

Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

Routing Number: 2560-7497-4

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your  
digital statements via Mobile or  
Navy Federal Online Banking.

#BWNLLSV  
#000000P1W6TST9A8#000FME90F  
MIGUEL ANGEL MONGE  
[REDACTED]

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 [REDACTED]	\$510.60-	\$1,050.20	\$539.60	\$0.00	\$0.00
e-Checking [REDACTED]	\$512.81-	\$8,841.69	\$6,914.84	\$1,414.04	\$0.01
Membership Savings [REDACTED]	\$5.00	\$5.00	\$5.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$1,018.41-</b>	<b>\$9,896.89</b>	<b>\$7,459.44</b>	<b>\$1,419.04</b>	<b>\$0.01</b>



MIGUEL ANGEL MONGE  
[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




NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

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

405701457197515688797021568879009000000000000000000005



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Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-24	Beginning Balance		510.60-
01-28	Transfer From Checking Miguel Angel Monge	10.60	500.00-
01-29	Transfer From Shares	5.00	495.00-
01-29	Transfer From Checking Miguel Angel Monge	500.00	5.00
01-31	POS Debit- Debit Card 1363 01-30-19 Americanhondafinan 216-099-7534 Ny	490.60-	485.60-
01-31	Optional Overdraft Protection Fee(s)	20.00-	505.60-
02-06	Returned Item Fee 1002	29.00-	534.60-
02-11	Transfer From Checking Miguel Angel Monge	534.60	0.00
<b>02-23</b>	<b>Ending Balance</b>		<b>0.00</b>

Average Daily Balance - Current Cycle: \$265.77-

**Items Paid**

Date	Item	Amount(\$)
01-31	POS	490.60

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$20.00	\$100.00
Total Returned Item Fee(s)	\$29.00	\$29.00

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



**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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navyfederal.org

Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-24	Beginning Balance		512.81-
01-28	Government Shutdown Program Credit	1,500.00	987.19
01-28	Transfer To Checking Miguel Angel Monge	10.60-	976.59
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	3,768.98	4,745.57
01-29	POS Debit- Debit Card 3275 01-28-19 Netflix.Com Netflix.Com CA	10.99-	4,734.58
01-29	POS Debit- Debit Card 3275 01-28-19 Mvm Pizza LLC Kings County Ny	16.28-	4,718.30
01-29	Transfer To Shares Miguel Angel Monge	5.00-	4,713.30
01-29	Transfer To Shares Michael J Monge	5.00-	4,708.30
01-29	Transfer To Loan Miguel Angel Monge	40.11-	4,668.19
01-29	Transfer To Credit Card Miguel Angel Monge	51.00-	4,617.19
01-29	Transfer To Credit Card Miguel Angel Monge	51.00-	4,566.19
01-29	Transfer To Checking Miguel Angel Monge	500.00-	4,066.19
01-30	Government Shutdown Program Debit	1,500.00-	2,566.19
01-30	Government Shutdown Program Debit	1,500.00-	1,066.19
01-30	POS Debit- Debit Card 3275 01-28-19 Ali Baba Organic M New York Ny	7.49-	1,058.70
01-30	POS Debit- Debit Card 3275 01-29-19 1ST Tix Vet Tix 888-241-1550 AZ	11.97-	1,046.73
01-30	POS Debit - Debit Card 3275 Transaction 01-29-19 Metropolitan Ci Brooklyn Ny	29.60-	1,017.13
01-31	POS Debit- Debit Card 3275 01-30-19 Mid China Brooklyn Ny	14.40-	1,002.73
01-31	Dividend	0.01	1,002.74
02-01	POS Debit- Debit Card 3275 01-31-19 BP#2050326Venture Jersey City NJ	25.01-	977.73
02-01	POS Debit - Debit Card 3275 Transaction 01-31-19 Wal-Mart Super Center Whitehall PA	91.70-	886.03
02-04	ATM Withdrawal 02-02-19 7Eleven-FC New York Ny	20.00-	866.03
02-04	ATM Withdrawal 02-01-19 7Eleven-FC Brooklyn Ny	40.00-	826.03
02-04	POS Debit- Debit Card 3275 02-02-19 Campo Bello Restau Brooklyn Ny	10.35-	815.68
02-04	POS Debit - Debit Card 3275 Transaction 02-03-19 Bravo Sup 5818 4TH Ave Brooklyn Ny	11.96-	803.72
02-04	POS Debit - Debit Card 3275 Transaction 02-01-19 Shell Service Station,New York Ny	20.00-	783.72
02-04	POS Debit - Debit Card 3275 Transaction 02-03-19 BP#66428056743 Brooklyn Ny	24.29-	759.43
02-04	POS Debit- Debit Card 3275 02-03-19 LA Marketa Meat MA Brooklyn Ny	28.68-	730.75
02-04	POS Debit- Debit Card 3275 02-02-19 Tmobile*postpaid I 800-937-8997 WA	50.00-	680.75
02-04	POS Debit- Debit Card 3275 02-02-19 Twc*time Warner Ny 718-358-0900 Ny	221.97-	458.78
02-05	POS Debit - Debit Card 3275 Transaction 02-04-19 The Vitamin Shoppe 31 Brooklyn Ny	15.99-	442.79
02-05	POS Debit - Debit Card 3275 Transaction 02-04-19 Metropolitan Ci Brooklyn Ny	48.69-	394.10
02-06	ATM Fee - Withdrawal 02-05-19 P32098 Brooklyn Ny	1.00-	393.10
02-06	ATM Withdrawal 02-05-19 P32098 Brooklyn Ny	21.75-	371.35
02-06	POS Debit - Debit Card 3275 Transaction 02-05-19 Walgreens Store 9408 3 Brooklyn Ny	50.47-	320.88
02-06	POS Debit - Debit Card 3275 Transaction 02-05-19 C&s E Superette Brooklyn Ny	60.75-	260.13
02-07	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,598.31	1,858.44



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Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-07	ATM Withdrawal 02-06-19 Mcu New York Ny	40.00-	1,818.44
02-08	POS Debit- Debit Card 3275 02-06-19 Ali Baba Organic M New York Ny	10.55-	1,807.89
02-08	POS Debit- Debit Card 3275 02-07-19 Tmobile*postpaid F 800-937-8997 WA	117.45-	1,690.44
02-08	Transfer To Loan Miguel Angel Monge	40.11-	1,650.33
02-11	ATM Fee - Withdrawal 02-09-19 P183202 Bronx Ny	1.00-	1,649.33
02-11	ATM Withdrawal 02-09-19 7Eleven-FC Brooklyn Ny	40.00-	1,609.33
02-11	ATM Withdrawal 02-09-19 P183202 Bronx Ny	142.25-	1,467.08
02-11	POS Debit - Debit Card 3275 Transaction 02-09-19 Walgreens Store 9408 3 Brooklyn Ny	5.31-	1,461.77
02-11	POS Debit - Debit Card 3275 Transaction 02-09-19 The Home Depot 6877 Bronx Ny	8.45-	1,453.32
02-11	POS Debit - Debit Card 3275 Transaction 02-10-19 MacAreno Central Brooklyn Ny	12.48-	1,440.84
02-11	POS Debit - Debit Card 3275 Transaction 02-09-19 Met Fresh Super Brooklyn Ny	17.97-	1,422.87
02-11	POS Debit - Debit Card 3275 Transaction 02-09-19 Modell's #86 Brooklyn Ny	26.99-	1,395.88
02-11	POS Debit - Debit Card 3275 Transaction 02-10-19 Super Fresh Brooklyn Ny	57.13-	1,338.75
02-11	Transfer To Checking Miguel Angel Monge	534.60-	804.15
02-12	POS Debit- Debit Card 3275 02-11-19 Mvm Pizza LLC Kings County Ny	18.37-	785.78
02-12	POS Debit- Debit Card 3275 02-09-19 Made IN PR Latin C 724-2831878 Ny	81.19-	704.59
02-13	ATM Fee - Withdrawal 02-12-19 P32093 Brooklyn Ny	1.00-	703.59
02-13	ATM Withdrawal 02-12-19 P32093 Brooklyn Ny	21.75-	681.84
02-13	POS Debit- Debit Card 3275 02-12-19 National Grid 718-643-4050 Ny	296.16-	385.68
02-14	POS Debit - Debit Card 3275 Transaction 02-14-19 Rite Aid Store - 4202 New York Ny	4.38-	381.30
02-14	POS Debit - Debit Card 3275 Transaction 02-13-19 C-Town 041267 New York Ny	7.35-	373.95
02-14	POS Debit- Debit Card 3275 02-13-19 Tong Ren Grocery I New York Ny	10.75-	363.20
02-15	ATM Fee - Withdrawal 02-15-19 P32093 Brooklyn Ny	1.00-	362.20
02-15	ATM Withdrawal 02-15-19 P32093 Brooklyn Ny	21.75-	340.45
02-15	ATM Withdrawal 02-14-19 Mcu New York Ny	40.00-	300.45
02-15	POS Debit - Debit Card 3275 Transaction 02-15-19 BP#5453345Verra Brooklyn Ny	20.00-	280.45
02-15	POS Debit- Debit Card 3275 02-14-19 Mid China Brooklyn Ny	24.85-	255.60
02-15	Paid To - Nys Dtf Bill Pyt Tax Paymnt Chk 9100001	170.00-	85.60
02-19	ATM Fee - Withdrawal 02-16-19 Chase New York Ny	1.00-	84.60
02-19	ATM Fee - Withdrawal 02-16-19 P32093 Brooklyn Ny	1.00-	83.60
02-19	ATM Withdrawal 02-16-19 P32093 Brooklyn Ny	61.75-	21.85
02-19	ATM Withdrawal 02-16-19 Chase New York Ny	443.00-	421.15-
02-19	POS Debit- Debit Card 3275 02-16-19 Tst* Burgerim - Br Brooklyn Ny	8.47-	429.62-
02-19	POS Debit- Debit Card 3275 02-15-19 Mid China Brooklyn Ny	14.00-	443.62-
02-19	POS Debit- Debit Card 3275 02-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	471.85-
02-19	POS Debit - Debit Card 3275 Transaction 02-15-19 C&s E Superette Brooklyn Ny	28.50-	500.35-
02-19	Optional Overdraft Protection Fee(s)	60.00-	560.35-
02-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,964.39	1,404.04
02-22	ATM Rebate	10.00	1,414.04
<b>02-23</b>	<b>Ending Balance</b>		<b>1,414.04</b>

Average Daily Balance - Current Cycle: \$621.90

Your account earned \$0.01, with an annual percentage yield earned of 0.05%, for the dividend period from 01-01-2019 through 01-31-2019



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Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-15	ACH	170.00	02-11	POS	57.13
01-29	POS	16.28	02-11	POS	5.31
01-29	POS	10.99	02-12	POS	81.19
01-30	POS	11.97	02-12	POS	18.37
01-30	POS	29.60	02-13	POS	296.16
01-30	POS	7.49	02-14	POS	7.35
01-31	POS	14.40	02-14	POS	10.75
02-01	POS	91.70	02-14	POS	4.38
02-01	POS	25.01	02-15	POS	24.85
02-04	POS	11.96	02-15	POS	20.00
02-04	POS	20.00	02-19	POS	8.47
02-04	POS	24.29	02-19	POS	14.00
02-04	POS	28.68	02-19	POS	28.23
02-04	POS	50.00	02-19	POS	28.50
02-04	POS	221.97	02-04	ATMO	20.00
02-04	POS	10.35	02-04	ATMO	40.00
02-05	POS	48.69	02-06	ATMO	21.75
02-05	POS	15.99	02-07	ATMO	40.00
02-06	POS	60.75	02-11	ATMO	142.25
02-06	POS	50.47	02-11	ATMO	40.00
02-08	POS	117.45	02-13	ATMO	21.75
02-08	POS	10.55	02-15	ATMO	40.00
02-11	POS	8.45	02-15	ATMO	21.75
02-11	POS	12.48	02-19	ATMO	61.75
02-11	POS	17.97	02-19	ATMO	443.00
02-11	POS	26.99			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$60.00	\$240.00

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-24	Beginning Balance		5.00
01-29	Transfer From Chk/MMSA Miguel Angel Monge	5.00	10.00
01-29	Transfer To Checking	5.00-	5.00
02-23	Ending Balance		5.00

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

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



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navyfederal.org

Statement Period  
01/24/19 - 02/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.**

You may also contact us on the Web: [navyfederal.org](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 1-888-842-8328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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





Statement of Account

Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

#BWNLLSV  
#000000P1W6TST9A8#000MMA90F  
MIGUEL ANGEL MONGE  
[REDACTED]

Routing Number: 2560-7497-4

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your  
digital statements via Mobile or  
Navy Federal Online Banking.

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 [REDACTED]	\$0.00	\$510.60	\$1,021.20	\$510.60-	\$0.00
e-Checking [REDACTED]	\$1,414.04	\$4,082.77	\$4,526.26	\$970.55	\$0.04
Membership Savings [REDACTED]	\$5.00	\$0.00	\$0.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$1,419.04</b>	<b>\$4,593.37</b>	<b>\$5,547.46</b>	<b>\$464.95</b>	<b>\$0.04</b>



MIGUEL ANGEL MONGE  
[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




NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

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

405701457197515688797021568879009000000000000000000005



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Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-24	Beginning Balance		0.00
02-25	POS Debit- Debit Card 1363 02-23-19 Americanhondaфинan 216-099-7534 Ny	490.60-	490.60-
02-25	Optional Overdraft Protection Fee(s)	20.00-	510.60-
03-11	Transfer From Checking Miguel Angel Monge	510.60	0.00
03-13	POS Debit- Debit Card 1363 03-12-19 Americanhondaфинan 216-099-7534 Ny	490.60-	490.60-
03-13	Optional Overdraft Protection Fee(s)	20.00-	510.60-
<b>03-23</b>	<b>Ending Balance</b>		<b>510.60-</b>

Average Daily Balance - Current Cycle: \$455.89-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-25	POS	490.60	03-13	POS	490.60

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$40.00	\$140.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-24	Beginning Balance		1,414.04
02-25	Deposit - ACH Paid From Tax Refund Proc Rfnd Disb 01Afd1	1,152.49	2,566.53

**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 of Account**  
For MIGUEL ANGEL MONGE

Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-25	POS Debit - Debit Card 3275 Transaction 02-24-19 Walgreens Store 9408 3 Brooklyn Ny	17.60-	2,548.93
02-25	POS Debit - Debit Card 3275 Transaction 02-25-19 BP#5453345Verra Brooklyn Ny	20.00-	2,528.93
02-25	POS Debit - Debit Card 3275 Transaction 02-24-19 Metropolitan Ci Brooklyn Ny	41.40-	2,487.53
02-25	POS Debit - Debit Card 3275 Transaction 02-24-19 Super Fresh Brooklyn Ny	57.01-	2,430.52
02-25	POS Debit- Debit Card 3275 02-23-19 Fsi*coned Bill Pay 866-405-1924 Ny	442.71-	1,987.81
02-25	Transfer To Loan Miguel Angel Monge	40.11-	1,947.70
02-26	ATM Withdrawal 02-25-19 7Eleven-FC Brooklyn Ny	40.00-	1,907.70
02-27	ATM Withdrawal 02-26-19 7Eleven-FC Jersey City NJ	60.00-	1,847.70
02-27	POS Debit- Debit Card 3275 02-26-19 Wine And Spirits 4 Bethlehem PA	39.21-	1,808.49
02-28	POS Credit Adjustment 3275 Transaction 02-26-19 Knights Inn - Alle	56.90	1,865.39
02-28	POS Debit- Debit Card 3275 02-26-19 Knights Inn - Alle Allentown PA	56.90-	1,808.49
02-28	POS Debit - Debit Card 3275 Transaction 02-27-19 Wal-Mart #2145 Whitehall PA	122.11-	1,686.38
02-28	Dividend	0.03	1,686.41
03-01	ATM Fee - Withdrawal 02-28-19 P186751 Bronx Ny	1.00-	1,685.41
03-01	ATM Withdrawal 02-28-19 P186751 Bronx Ny	102.25-	1,583.16
03-01	POS Debit - Debit Card 3275 Transaction 02-28-19 7-Eleven New York Ny	2.71-	1,580.45
03-01	POS Debit- Debit Card 3275 02-28-19 Netflix.Com CA	10.99-	1,569.46
03-01	POS Debit- Debit Card 3275 02-27-19 Days Hotel Allento Allentown PA	77.00-	1,492.46
03-04	ATM Withdrawal 03-02-19 7Eleven-FC Brooklyn Ny	100.00-	1,392.46
03-04	POS Debit - Debit Card 3275 Transaction 03-02-19 Modell's #86 Brooklyn Ny	13.49-	1,378.97
03-04	POS Debit- Debit Card 3275 03-01-19 Mid China Brooklyn Ny	13.95-	1,365.02
03-04	POS Debit- Debit Card 3275 03-03-19 White Castle 1000 Manhattan Ny	14.73-	1,350.29
03-04	POS Debit - Debit Card 3275 Transaction 03-01-19 Food Colony Brooklyn Ny	22.22-	1,328.07
03-04	POS Debit - Debit Card 3275 Transaction 03-03-19 Metropolitan Ci Brooklyn Ny	24.60-	1,303.47
03-04	POS Debit - Debit Card 3275 Transaction 03-01-19 BP#5453345Verra Brooklyn Ny	25.00-	1,278.47
03-04	POS Debit- Debit Card 3275 03-04-19 Tmobile*postpaid T 800-937-8997 WA	79.77-	1,198.70
03-04	POS Debit- Debit Card 3275 03-03-19 Twc*time Warner Ny 718-358-0900 Ny	140.99-	1,057.71
03-04	POS Debit- Debit Card 3275 03-01-19 State Farm Insuran 800-956-6310 IL	539.46-	518.25
03-05	POS Debit - Debit Card 3275 Transaction 03-04-19 C-Town 041267 New York Ny	3.34-	514.91
03-05	POS Debit - Debit Card 3275 Transaction 03-04-19 Rite Aid Store - 4202 New York Ny	8.89-	506.02
03-06	POS Debit - Debit Card 3275 Transaction 03-05-19 The Vitamin Shoppe 31 Brooklyn Ny	29.98-	476.04
03-07	POS Debit - Debit Card 3275 Transaction 03-06-19 Metropolitan Ci Brooklyn Ny	11.34-	464.70
03-08	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,555.04	2,019.74
03-08	ATM Withdrawal 03-08-19 7Eleven-FC Jersey City NJ	60.00-	1,959.74
03-08	POS Debit- Debit Card 3275 03-07-19 Campus Pizza Bethlehem PA	23.00-	1,936.74
03-08	Transfer To Loan Miguel Angel Monge	40.11-	1,896.63
03-11	POS Debit- Debit Card 3275 03-09-19 Mid China Brooklyn Ny	12.40-	1,884.23
03-11	POS Debit- Debit Card 3275 03-08-19 McDonald's F23510 Bethlehem PA	13.56-	1,870.67
03-11	POS Debit- Debit Card 3275 03-10-19 Havana Cafe - Bron Bronx Ny	15.07-	1,855.60
03-11	POS Debit - Debit Card 3275 Transaction 03-10-19 BP#6633101S Mic East Elmhurst Ny	20.00-	1,835.60
03-11	POS Debit- Debit Card 3275 03-10-19 Havana Cafe - Bron Bronx Ny	25.95-	1,809.65
03-11	POS Debit - Debit Card 3275 Transaction 03-10-19 Walgreens Store 9408 3 Brooklyn Ny	42.84-	1,766.81



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Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-11	POS Debit- Debit Card 3275 03-07-19 Ad Meyers Uniforms Brooklyn Ny	42.99-	1,723.82
03-11	POS Debit- Debit Card 3275 03-08-19 Black Horse Brooklyn Ny	47.46-	1,676.36
03-11	POS Debit- Debit Card 3275 03-09-19 Tropical Sensation New York Ny	47.90-	1,628.46
03-11	POS Debit - Debit Card 3275 Transaction 03-10-19 Metropolitan Ci Brooklyn Ny	48.35-	1,580.11
03-11	POS Debit - Debit Card 3275 Transaction 03-08-19 The Childrens Place 08 Whitehall PA	55.49-	1,524.62
03-11	POS Debit - Debit Card 3275 Transaction 03-08-19 Wal-Mart #2145 Whitehall PA	72.38-	1,452.24
03-11	POS Debit - Debit Card 3275 Transaction 03-09-19 Champs 13963 Brooklyn Ny	107.99-	1,344.25
03-11	POS Debit- Debit Card 3275 03-09-19 Adidas 6561 Brooklyn Ny	130.65-	1,213.60
03-11	Transfer To Checking Miguel Angel Monge	510.60-	703.00
03-12	ATM Withdrawal 03-11-19 7Eleven-FC New York Ny	40.00-	663.00
03-12	POS Debit- Debit Card 3275 03-11-19 DD/Br #307108 Q35 New York Ny	2.38-	660.62
03-12	POS Debit- Debit Card 3275 03-11-19 Arome Cafe New York Ny	8.60-	652.02
03-12	POS Debit - Debit Card 3275 Transaction 03-11-19 C&s E Superette Brooklyn Ny	16.29-	635.73
03-12	POS Debit- Debit Card 3275 03-11-19 Tmobile*postpaid F 800-937-8997 WA	140.00-	495.73
03-13	ATM Fee - Withdrawal 03-13-19 P32093 Brooklyn Ny	1.00-	494.73
03-13	ATM Withdrawal 03-13-19 P32093 Brooklyn Ny	21.75-	472.98
03-13	POS Debit- Debit Card 3275 03-12-19 Mid China Brooklyn Ny	12.00-	460.98
03-14	ATM Fee - Withdrawal 03-13-19 P32098 Brooklyn Ny	1.00-	459.98
03-14	ATM Withdrawal 03-13-19 P32098 Brooklyn Ny	21.75-	438.23
03-14	POS Debit - Debit Card 3275 Transaction 03-14-19 Duane Reade Sto 305 Br New York Ny	8.69-	429.54
03-14	POS Debit - Debit Card 3275 Transaction 03-13-19 C&s E Superette Brooklyn Ny	17.40-	412.14
03-15	ATM Withdrawal 03-14-19 7Eleven-FC New York Ny	20.00-	392.14
03-15	POS Debit - Debit Card 3275 Transaction 03-14-19 Metropolitan Ci Brooklyn Ny	29.88-	362.26
03-15	Paid To - Nys Dtf Bill Pyl Tax Paymnt Chk 9100001	170.00-	192.26
03-18	ATM Withdrawal 03-15-19 Actors FCU Bay Rige Ny	100.00-	92.26
03-18	ATM Withdrawal 03-16-19 7Eleven-FC Brooklyn Ny	300.00-	207.74-
03-18	POS Debit - Debit Card 3275 Transaction 03-15-19 Br Factory US 4148 Brooklyn Ny	19.79-	227.53-
03-18	POS Debit- Debit Card 3275 03-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	255.76-
03-18	POS Debit- Debit Card 3275 03-13-19 Tony's Backyard Ba Brooklyn Ny	32.00-	287.76-
03-18	Optional Overdraft Protection Fee(s)	60.00-	347.76-
03-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,309.56	961.80
03-22	ATM Rebate	8.75	970.55
<b>03-23</b>	<b>Ending Balance</b>		<b>970.55</b>

Average Daily Balance - Current Cycle: \$859.92

Your account earned \$0.03, with an annual percentage yield earned of 0.04%, for the dividend period from 02-01-2019 through 02-28-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
03-15	ACH	170.00	03-04	POS	22.22
02-25	POS	20.00	03-04	POS	24.60
02-25	POS	41.40	03-04	POS	25.00
02-25	POS	57.01	03-04	POS	79.77
02-25	POS	442.71	03-04	POS	140.99
02-25	POS	17.60	03-04	POS	539.46
02-27	POS	39.21	03-04	POS	13.49
02-28	POS	122.11	03-05	POS	8.89
02-28	POS	56.90	03-05	POS	3.34
03-01	POS	10.99	03-06	POS	29.98
03-01	POS	77.00	03-07	POS	11.34
03-01	POS	2.71	03-08	POS	23.00
03-04	POS	13.95	03-11	POS	13.56
03-04	POS	14.73	03-11	POS	15.07



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Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
03-11	POS	20.00	03-14	POS	17.40
03-11	POS	25.95	03-14	POS	8.69
03-11	POS	42.84	03-15	POS	29.88
03-11	POS	42.99	03-18	POS	19.79
03-11	POS	47.46	03-18	POS	28.23
03-11	POS	47.90	03-18	POS	32.00
03-11	POS	48.35	02-26	ATMO	40.00
03-11	POS	55.49	02-27	ATMO	60.00
03-11	POS	72.38	03-01	ATMO	102.25
03-11	POS	107.99	03-04	ATMO	100.00
03-11	POS	130.65	03-08	ATMO	60.00
03-11	POS	12.40	03-12	ATMO	40.00
03-12	POS	8.60	03-13	ATMO	21.75
03-12	POS	16.29	03-14	ATMO	21.75
03-12	POS	140.00	03-15	ATMO	20.00
03-12	POS	2.38	03-18	ATMO	300.00
03-13	POS	12.00	03-18	ATMO	100.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s) <i>*As of the first statement period that begins in January of each year.</i>	\$60.00	\$300.00

**Savings**

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-24	Beginning Balance		5.00
No Transactions This Period			
03-23	Ending Balance		5.00

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

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



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navyfederal.org

Statement Period  
02/24/19 - 03/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.**

You may also contact us on the Web: [navyfederal.org](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 1-888-842-8328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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





Statement of Account

Statement Period  
03/24/19 - 04/23/19

Access No. [REDACTED]

#BWNLLSV  
#000000P1W6TST9A8#000AMP90F  
MIGUEL ANGEL MONGE  
[REDACTED]

Routing Number: 2560-7497-4

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your  
digital statements via Mobile or  
Navy Federal Online Banking.

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 [REDACTED]	\$510.60-	\$510.60	\$224.42	\$224.42-	\$0.00
e-Checking [REDACTED]	\$970.55	\$3,054.31	\$3,967.11	\$57.75	\$0.07
Membership Savings [REDACTED]	\$5.00	\$0.00	\$0.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$464.95</b>	<b>\$3,564.91</b>	<b>\$4,191.53</b>	<b>\$161.67-</b>	<b>\$0.07</b>



MIGUEL ANGEL MONGE  
[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




NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

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

405701457197515688797021568879009000000000000000000005



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Statement Period  
03/24/19 - 04/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-24	Beginning Balance		510.60-
04-05	Transfer From Checking Miguel Angel Monge	510.60	0.00
04-15	POS Debit- Debit Card 1363 04-13-19 Tgi Friday's #1091 Easton PA	49.45-	49.45-
04-15	Optional Overdraft Protection Fee(s)	20.00-	69.45-
04-17	ATM Withdrawal 04-16-19 Actors FCU Bay Rige Ny	100.00-	169.45-
04-17	Optional Overdraft Protection Fee(s)	20.00-	189.45-
04-22	POS Debit- Debit Card 1363 04-19-19 1ST Tix Vet Tix 888-241-1550 AZ	14.97-	204.42-
04-22	Optional Overdraft Protection Fee(s)	20.00-	224.42-
04-23	<b>Ending Balance</b>		<b>224.42-</b>

Average Daily Balance - Current Cycle: \$247.16-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
04-15	POS	49.45	04-17	ATMO	100.00
04-22	POS	14.97			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$60.00	\$200.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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



**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  
03/24/19 - 04/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-24	Beginning Balance		970.55
03-25	POS Debit - Debit Card 3275 Transaction 03-24-19 C&s E Superette Brooklyn Ny	19.50-	951.05
03-25	POS Debit- Debit Card 3275 03-23-19 Jimmy Jazz #1043 Brooklyn Ny	19.99-	931.06
03-25	POS Debit - Debit Card 3275 Transaction 03-23-19 The Vitamin Shoppe 31 Brooklyn Ny	49.98-	881.08
03-25	POS Debit - Debit Card 3275 Transaction 03-24-19 Shoprite Avenue I S1 Brooklyn Ny	94.03-	787.05
03-25	POS Debit- Debit Card 3275 03-24-19 Tmobile*postpaid F 800-937-8997 WA	156.83-	630.22
03-25	Transfer To Loan Miguel Angel Monge	40.11-	590.11
03-25	Transfer To Credit Card Miguel Angel Monge	50.00-	540.11
03-26	POS Debit- Debit Card 3275 03-25-19 Twc*time Warner Ny 718-358-0900 Ny	207.97-	332.14
03-27	ATM Fee - Withdrawal 03-27-19 Pai Iso Brooklyn Ny	1.00-	331.14
03-27	ATM Fee - Inquiry 03-27-19 Pai Iso Brooklyn Ny	1.00-	330.14
03-27	ATM Withdrawal 03-27-19 Pai Iso Brooklyn Ny	41.99-	288.15
03-27	POS Debit - Debit Card 3275 Transaction 03-26-19 C-Town 041267 New York Ny	9.20-	278.95
03-27	POS Debit- Debit Card 3275 03-26-19 Sqc*michael Monge 8774174551 CA	10.00-	268.95
03-28	ATM Fee - Withdrawal 03-27-19 P32098 Brooklyn Ny	1.00-	267.95
03-28	ATM Withdrawal 03-27-19 P32098 Brooklyn Ny	21.75-	246.20
03-28	POS Debit - Debit Card 3275 Transaction 03-27-19 C&s E Superette Brooklyn Ny	28.23-	217.97
03-29	POS Debit- Debit Card 3275 03-28-19 Netflix.Com Netflix.Com CA	10.99-	206.98
03-29	Dividend	0.03	207.01
04-01	ATM Withdrawal 03-29-19 Mcu New York Ny	400.00-	192.99-
04-01	POS Debit- Debit Card 3275 03-29-19 State Farm Insuran 800-956-6310 IL	300.64-	493.63-
04-01	Optional Overdraft Protection Fee(s)	40.00-	533.63-
04-05	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,842.02	1,308.39
04-05	Transfer To Checking Miguel Angel Monge	510.60-	797.79
04-08	ATM Withdrawal 04-06-19 7Eleven-FC New York Ny	200.00-	597.79
04-08	POS Debit- Debit Card 3275 04-07-19 Havana Cafe - Bron Bronx Ny	22.86-	574.93
04-08	POS Debit- Debit Card 3275 04-06-19 Georges Restaurant Brooklyn Ny	23.79-	551.14
04-08	POS Debit- Debit Card 3275 04-06-19 Acura Of Brooklyn Brooklyn Ny	65.27-	485.87
04-08	Transfer To Shares Michael J Monge	20.00-	465.87
04-08	Transfer To Loan Miguel Angel Monge	40.11-	425.76
04-09	ATM Fee - Withdrawal 04-08-19 P32098 Brooklyn Ny	1.00-	424.76
04-09	ATM Withdrawal 04-08-19 P32098 Brooklyn Ny	21.75-	403.01
04-09	POS Debit- Debit Card 3275 04-08-19 Campo Bello Restau Brooklyn Ny	21.18-	381.83
04-09	POS Debit- Debit Card 3275 04-08-19 Tmobile*postpaid I 800-937-8997 WA	156.83-	225.00
04-10	POS Debit - Debit Card 3275 Transaction 04-09-19 T-Mobile 233 Broadway New York Ny	10.85-	214.15
04-10	POS Debit - Debit Card 3275 Transaction 04-09-19 Metropolitan Ci Brooklyn Ny	15.60-	198.55
04-10	POS Debit - Debit Card 3275 Transaction 04-09-19 T-Mobile 233 Broadway New York Ny	75.03-	123.52
04-10	Transfer To Checking Michael J Monge	20.00-	103.52
04-11	POS Debit - Debit Card 3275 Transaction 04-10-19 Metropolitan Ci Brooklyn Ny	13.66-	89.86
04-12	ATM Withdrawal 04-11-19 Mcu New York Ny	80.00-	9.86



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Statement Period  
03/24/19 - 04/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-15	ATM Withdrawal 04-13-19 7Eleven-FC Brooklyn Ny	200.00-	190.14-
04-15	POS Debit- Debit Card 3275 04-12-19 Citymd - Ny18 Brooklyn Ny	35.00-	225.14-
04-15	POS Debit- Debit Card 3275 04-12-19 Citymd - Ny18 Brooklyn Ny	35.00-	260.14-
04-15	Optional Overdraft Protection Fee(s)	60.00-	320.14-
04-16	POS Debit- Debit Card 3275 04-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	348.37-
04-16	Optional Overdraft Protection Fee(s)	20.00-	368.37-
04-17	Returned Item Fee 9100001	29.00-	397.37-
04-19	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,202.77	805.40
04-19	Transfer To Checking Michael J Monge	22.00-	783.40
04-19	Paid To - Nys Dtf Bill Pyt Retry Pymt Chk 9100001	170.00-	613.40
04-22	ATM Withdrawal 04-19-19 Mcu New York Ny	200.00-	413.40
04-22	POS Debit- Debit Card 3275 04-21-19 White Castle 1000 Manhattan Ny	2.18-	411.22
04-22	POS Debit - Debit Card 3275 Transaction 04-22-19 BP#5453345Verra Brooklyn Ny	25.00-	386.22
04-22	POS Debit - Debit Card 3275 Transaction 04-20-19 C&s E Superette Brooklyn Ny	68.29-	317.93
04-22	POS Debit - Debit Card 3275 Transaction 04-21-19 Shoprite Avenue I S1 Brooklyn Ny	118.17-	199.76
04-22	Transfer To Checking Michael J Monge	20.00-	179.76
04-22	Transfer To Loan Miguel Angel Monge	40.11-	139.65
04-23	POS Debit- Debit Card 3275 04-21-19 Delicatessen New York Ny	20.39-	119.26
04-23	Transfer To Checking Michael J Monge	20.00-	99.26
04-23	Transfer To Credit Card Miguel Angel Monge	51.00-	48.26
04-23	ATM Rebate	9.49	57.75
04-23	<b>Ending Balance</b>		<b>57.75</b>

Average Daily Balance - Current Cycle: \$149.29  
Your account earned \$0.03, with an annual percentage yield earned of 0.06%, for the dividend period from 03-01-2019 through 03-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
04-19	ACH	170.00	04-10	POS	10.85
03-25	POS	19.99	04-11	POS	13.66
03-25	POS	49.98	04-15	POS	35.00
03-25	POS	94.03	04-15	POS	35.00
03-25	POS	156.83	04-16	POS	28.23
03-25	POS	19.50	04-22	POS	2.18
03-26	POS	207.97	04-22	POS	25.00
03-27	POS	10.00	04-22	POS	68.29
03-27	POS	9.20	04-22	POS	118.17
03-28	POS	28.23	04-23	POS	20.39
03-29	POS	10.99	03-27	ATMO	41.99
04-01	POS	300.64	03-28	ATMO	21.75
04-08	POS	23.79	04-01	ATMO	400.00
04-08	POS	65.27	04-08	ATMO	200.00
04-08	POS	22.86	04-09	ATMO	21.75
04-09	POS	156.83	04-12	ATMO	80.00
04-09	POS	21.18	04-15	ATMO	200.00
04-10	POS	15.60	04-22	ATMO	200.00
04-10	POS	75.03			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$120.00	\$420.00
Total Returned Item Fee(s)	\$29.00	\$29.00

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



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Statement Period  
03/24/19 - 04/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-24	Beginning Balance		5.00
No Transactions This Period			
04-23	Ending Balance		5.00

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

SAVINGS DIVIDENDS	0.07		
CHECKING DIVIDENDS	0.35	FINANCE CHARGE CHECKING LOC	0.00

**Disclosure Information**

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

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

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

If you think there is an error on your statement, write to us at:  
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.  
You may also contact us on the Web: [navyfederal.org](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 1-888-842-8328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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





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Statement Period  
04/24/19 - 05/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-24	Beginning Balance		224.42-
04-29	ATM Withdrawal 04-27-19 7Eleven-FC Brooklyn Ny	200.00-	424.42-
04-29	POS Debit- Debit Card 1363 04-26-19 Elora's Restaurant 724-2831878 Ny	64.24-	488.66-
04-29	Optional Overdraft Protection Fee(s)	40.00-	528.66-
05-06	Transfer From Checking Miguel Angel Monge	528.66	0.00
05-07	POS Debit- Debit Card 1363 05-06-19 Wu: Americanhondaf 216-099-7534 Ny	490.60-	490.60-
05-07	Optional Overdraft Protection Fee(s)	20.00-	510.60-
05-20	Transfer From Checking Miguel Angel Monge	510.60	0.00
<b>05-23</b>	<b>Ending Balance</b>		<b>0.00</b>

Average Daily Balance - Current Cycle: \$382.01-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
04-29	POS	64.24	04-29	ATMO	200.00
05-07	POS	490.60			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$60.00	\$260.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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



**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 of Account**  
For MIGUEL ANGEL MONGE

Statement Period  
04/24/19 - 05/23/19

Access No. [REDACTED]

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-24	Beginning Balance		57.75
04-25	ATM Withdrawal 04-24-19 7Eleven-FC Brooklyn Ny	20.00-	37.75
04-26	POS Debit- Debit Card 3275 04-25-19 Pinkberry 15152 Brooklyn Ny	15.00-	22.75
04-26	Transfer To Checking Michael J Monge	20.00-	2.75
04-29	POS Debit- Debit Card 3275 04-28-19 Netflix.Com Netflix.Com CA	10.99-	8.24
04-30	Dividend	0.01	8.23-
05-01	POS Debit- Debit Card 3275 04-30-19 State Farm Insura 800-956-6310 IL	300.64-	308.87-
05-01	Optional Overdraft Protection Fee(s)	20.00-	328.87-
05-02	ATM Withdrawal 05-01-19 7Eleven-FC Brooklyn Ny	180.00-	508.87-
05-02	Optional Overdraft Protection Fee(s)	20.00-	528.87-
05-03	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	2,159.80	1,630.93
05-03	Transfer To Checking Michael J Monge	25.00-	1,605.93
05-06	ATM Fee - Withdrawal 05-04-19 Cc930 6901 Four Brooklyn Ny	1.00-	1,604.93
05-06	ATM Fee - Inquiry 05-04-19 Cc930 6901 Four Brooklyn Ny	1.00-	1,603.93
05-06	ATM Withdrawal 05-04-19 Cc930 6901 Four Brooklyn Ny	302.00-	1,301.93
05-06	POS Debit- Debit Card 3275 05-03-19 Havana Cafe - Bron Bronx Ny	13.07-	1,288.86
05-06	POS Debit - Debit Card 3275 Transaction 05-05-19 Metropolitan Ci Brooklyn Ny	21.21-	1,267.65
05-06	POS Debit - Debit Card 3275 Transaction 05-04-19 BP#3011590Four Brooklyn Ny	25.00-	1,242.65
05-06	POS Debit- Debit Card 3275 05-04-19 Playstation Networ 800-345-7669 CA	27.01-	1,215.64
05-06	POS Debit- Debit Card 3275 05-03-19 Havana Cafe - Bron Bronx Ny	27.22-	1,188.42
05-06	POS Debit- Debit Card 3275 05-04-19 Twc*time Warner Ny 718-358-0900 Ny	219.12-	969.30
05-06	Transfer To Checking Michael J Monge	20.00-	949.30
05-06	Transfer To Loan Miguel Angel Monge	40.11-	909.19
05-06	Transfer To Checking Miguel Angel Monge	528.66-	380.53
05-07	POS Debit- Debit Card 3275 05-05-19 El Malecon Restaur Brooklyn Ny	14.14-	366.39
05-07	POS Debit - Debit Card 3275 Transaction 05-06-19 Rite Aid Store - 4712 Brooklyn Ny	15.49-	350.90
05-07	POS Debit- Debit Card 3275 05-05-19 Jalapenos Mexican Brooklyn Ny	27.60-	323.30
05-07	POS Debit - Debit Card 3275 Transaction 05-06-19 Metropolitan Ci Brooklyn Ny	36.65-	286.65
05-07	POS Debit - Debit Card 3275 Transaction 05-06-19 Walgreens Store 9408 3 Brooklyn Ny		247.32
05-08	POS Debit- Debit Card 3275 05-07-19 Mid China Brooklyn Ny	13.88-	233.44
05-08	Transfer To Checking Michael J Monge	20.00-	213.44
05-09	ATM Withdrawal 05-09-19 7Eleven-FC Brooklyn Ny	20.00-	193.44
05-09	ATM Withdrawal 05-08-19 Mcu New York Ny	20.00-	173.44
05-09	POS Debit- Debit Card 3275 05-04-19 Nycdot Parking Met Long Is City Ny	4.00-	169.44
05-09	POS Debit - Debit Card 3275 Transaction 05-09-19 BP#5453345Verra Brooklyn Ny	20.00-	149.44
05-10	POS Debit - Debit Card 3275 Transaction 05-09-19 Metropolitan Ci Brooklyn Ny	9.71-	139.73
05-10	Transfer To Checking Michael J Monge	20.00-	119.73
05-13	ATM Withdrawal 05-12-19 7Eleven-FC Brooklyn Ny	60.00-	59.73
05-13	POS Debit - Debit Card 3275 Transaction 05-11-19 Metropolitan Ci Brooklyn Ny	6.98-	52.75
05-13	POS Debit- Debit Card 3275 05-11-19 Emphasis Restauraan Brooklyn Ny	21.00-	31.75



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Statement Period  
04/24/19 - 05/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-13	POS Debit - Debit Card 3275 Transaction 05-11-19 5TH Ave Wines & Liquor Brooklyn Ny	22.85-	8.90
05-13	POS Debit - Debit Card 3275 Transaction 05-11-19 BP#3011590Four Brooklyn Ny	25.00-	16.10-
05-13	POS Debit- Debit Card 3275 05-09-19 El Nuevo Carribeno New York Ny	31.14-	47.24-
05-13	POS Debit- Debit Card 3275 05-11-19 LA Fonda New York Ny	68.04-	115.28-
05-13	Optional Overdraft Protection Fee(s)	60.00-	175.28-
05-14	POS Debit- Debit Card 3275 05-11-19 Neiman Marcus #112 646-5623500 Ny	375.62-	550.90-
05-14	Optional Overdraft Protection Fee(s)	20.00-	570.90-
05-16	Returned Item Fee 9100001	29.00-	599.90-
05-17	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	2,086.74	1,486.84
05-17	Transfer To Checking Michael J Monge	25.00-	1,461.84
05-20	POS Credit Adjustment 3275 Transaction 05-18-19 Metropolitan City	1.89	1,463.73
05-20	ATM Fee - Withdrawal 05-17-19 P183202 Bronx Ny	1.00-	1,462.73
05-20	ATM Withdrawal 05-17-19 P183202 Bronx Ny	42.25-	1,420.48
05-20	ATM Withdrawal 05-18-19 7Eleven-FC Brooklyn Ny	180.00-	1,240.48
05-20	POS Debit - Debit Card 3275 Transaction 05-19-19 Metropolitan Ci Brooklyn Ny	11.07-	1,229.41
05-20	POS Debit- Debit Card 3275 05-18-19 White Castle 1000 Manhattan Ny	19.40-	1,210.01
05-20	POS Debit - Debit Card 3275 Transaction 05-17-19 Speedway 07873 Brooklyn Ny	25.00-	1,185.01
05-20	POS Debit- Debit Card 3275 05-17-19 Soft Touch Car Was Brooklyn Ny	25.02-	1,159.99
05-20	POS Debit- Debit Card 3275 05-19-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	1,131.76
05-20	POS Debit - Debit Card 3275 Transaction 05-18-19 Metropolitan Ci Brooklyn Ny	29.84-	1,101.92
05-20	POS Debit - Debit Card 3275 Transaction 05-18-19 Gap Outlet US 2556 Brooklyn Ny	30.98-	1,070.94
05-20	POS Debit - Debit Card 3275 Transaction 05-19-19 Super Fresh Brooklyn Ny	38.49-	1,032.45
05-20	POS Debit - Debit Card 3275 Transaction 05-19-19 C&s E Superette Brooklyn Ny	67.69-	964.76
05-20	Transfer To Checking Michael J Monge	25.00-	939.76
05-20	Transfer To Loan Miguel Angel Monge	40.11-	899.65
05-20	Transfer To Checking Miguel Angel Monge	510.60-	389.05
05-20	Paid To - Nys Dtf Bill Pymt Retry Pymt Chk 9100001	170.00-	219.05
05-21	ATM Fee - Withdrawal 05-20-19 Dyker Heights I Brooklyn Ny	1.00-	218.05
05-21	ATM Withdrawal 05-20-19 Dyker Heights I Brooklyn Ny	22.00-	196.05
05-21	POS Debit - Debit Card 3275 Transaction 05-20-19 Metropolitan Ci Brooklyn Ny	31.99-	164.06
05-21	POS Debit- Debit Card 3275 05-20-19 Agl*mo Ins Deduct 866-866-6285 PA	99.00-	65.06
05-22	ATM Withdrawal 05-21-19 7Eleven-FC New York Ny	20.00-	45.06
05-22	POS Debit - Debit Card 3275 Transaction 05-21-19 C-Town 041267 New York Ny	5.27-	39.79
05-23	POS Debit - Debit Card 3275 Transaction 05-23-19 BP#5453345Verra Brooklyn Ny	25.00-	14.79
05-23	Transfer To Credit Card Miguel Angel Monge	14.79-	0.00
05-23	ATM Rebate	10.00	10.00
05-23	<b>Ending Balance</b>		<b>10.00</b>

Average Daily Balance - Current Cycle: \$272.98  
Your account earned \$0.01, with an annual percentage yield earned of 0.07%, for the dividend period from 04-01-2019 through 04-30-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-20	ACH	170.00	04-29	POS	10.99
04-26	POS	15.00	05-01	POS	300.64



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Statement Period  
04/24/19 - 05/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-06	POS	21.21	05-20	POS	25.00
05-06	POS	25.00	05-20	POS	25.02
05-06	POS	27.01	05-20	POS	28.23
05-06	POS	27.22	05-20	POS	29.84
05-06	POS	219.12	05-20	POS	30.98
05-06	POS	13.07	05-20	POS	38.49
05-07	POS	15.49	05-20	POS	67.69
05-07	POS	27.60	05-20	POS	11.07
05-07	POS	36.65	05-21	POS	31.99
05-07	POS	39.33	05-21	POS	99.00
05-07	POS	14.14	05-22	POS	5.27
05-08	POS	13.88	05-23	POS	25.00
05-09	POS	20.00	04-25	ATMO	20.00
05-09	POS	4.00	05-02	ATMO	180.00
05-10	POS	9.71	05-06	ATMO	302.00
05-13	POS	21.00	05-09	ATMO	20.00
05-13	POS	22.85	05-09	ATMO	20.00
05-13	POS	25.00	05-13	ATMO	60.00
05-13	POS	31.14	05-20	ATMO	42.25
05-13	POS	68.04	05-20	ATMO	180.00
05-13	POS	6.98	05-21	ATMO	22.00
05-14	POS	375.62	05-22	ATMO	20.00
05-20	POS	19.40			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$120.00	\$540.00
Total Returned Item Fee(s)	\$29.00	\$58.00

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-24	Beginning Balance		5.00
No Transactions This Period			
05-23	Ending Balance		5.00



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Statement Period  
04/24/19 - 05/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.**

You may also contact us on the Web: [navyfederal.org](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 1-888-842-8328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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





Statement of Account

Statement Period  
05/24/19 - 06/23/19

Access No. [REDACTED]

#BWNLLSV  
#000000P1W6TST9A8#000JMU90F  
MIGUEL ANGEL MONGE  
[REDACTED]

Routing Number: 2560-7497-4

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your  
digital statements via Mobile or  
Navy Federal Online Banking.

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 [REDACTED]	\$0.00	\$737.60	\$737.60	\$0.00	\$0.00
e-Checking [REDACTED]	\$10.00	\$5,126.56	\$5,581.30	\$444.74-	\$0.10
Membership Savings [REDACTED]	\$5.00	\$226.00	\$226.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$15.00</b>	<b>\$6,090.16</b>	<b>\$6,544.90</b>	<b>\$439.74-</b>	<b>\$0.10</b>



REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

MIGUEL ANGEL MONGE  
[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




NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

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

405701457197515688797021568879009000000000000000000005



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Statement Period  
05/24/19 - 06/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-24	Beginning Balance		0.00
06-03	POS Debit- Debit Card 1363 05-31-19 Wu: Americanhondaf 216-099-7534 Ny	490.60-	490.60-
06-03	Optional Overdraft Protection Fee(s)	20.00-	510.60-
06-12	ATM Fee - Denied Transaction 06-11-19 P303648 City Island Ny	1.00-	511.60-
06-17	Transfer From Shares	226.00	285.60-
06-17	Transfer From Checking Miguel Angel Monge	511.60	226.00
06-18	Transfer To Checking Miguel Angel Monge	226.00-	0.00
06-23	<b>Ending Balance</b>		<b>0.00</b>

Average Daily Balance - Current Cycle: \$223.46-

**Items Paid**

Date	Item	Amount(\$)
06-03	POS	490.60

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$20.00	\$280.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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



**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  
05/24/19 - 06/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-24	Beginning Balance		10.00
05-24	ATM Fee - Withdrawal 05-23-19 Td Bank Brooklyn Ny	1.00-	9.00
05-24	ATM Withdrawal 05-23-19 Td Bank Brooklyn Ny	363.00-	354.00-
05-24	POS Debit - Debit Card 3275 Transaction 05-23-19 C-Town 041267 New York Ny	7.54-	361.54-
05-24	POS Debit- Debit Card 3275 05-23-19 Mid China Brooklyn Ny	15.30-	376.84-
05-24	Optional Overdraft Protection Fee(s)	60.00-	436.84-
05-29	POS Debit- Debit Card 3275 05-28-19 Netflix.Com Netflix.Com CA	12.99-	449.83-
05-29	Optional Overdraft Protection Fee(s)	20.00-	469.83-
05-31	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	2,713.44	2,243.61
05-31	Transfer To Checking Michael J Monge	20.00-	2,223.61
05-31	Transfer To Credit Card Miguel Angel Monge	87.21-	2,136.40
05-31	Dividend	0.02	2,136.42
06-03	ATM Fee - Withdrawal 06-02-19 Td Bank Brooklyn Ny	1.00-	2,135.42
06-03	ATM Fee - Withdrawal 06-01-19 3RD Ave Gourmet New York Ny	1.00-	2,134.42
06-03	ATM Withdrawal 06-01-19 7Eleven-FC Brooklyn Ny	40.00-	2,094.42
06-03	ATM Withdrawal 06-01-19 3RD Ave Gourmet New York Ny	61.75-	2,032.67
06-03	ATM Withdrawal 06-02-19 Td Bank Brooklyn Ny	403.00-	1,629.67
06-03	POS Debit - Debit Card 3275 Transaction 06-01-19 Walgreens Store 1532 8 Brooklyn Ny	5.03-	1,624.64
06-03	POS Debit - Debit Card 3275 Transaction 06-02-19 Metropolitan Ci Brooklyn Ny	15.48-	1,609.16
06-03	POS Debit- Debit Card 3275 05-31-19 1ST Tix Vet Tix 888-241-1550 AZ	15.97-	1,593.19
06-03	POS Debit- Debit Card 3275 06-01-19 Br Factory US 4148 Brooklyn Ny	17.00-	1,576.19
06-03	POS Debit- Debit Card 3275 06-01-19 Bagel Supreme Kings County Ny	19.75-	1,556.44
06-03	POS Debit - Debit Card 3275 Transaction 05-31-19 Third Avenue Liquor CO New York Ny	26.07-	1,530.37
06-03	POS Debit- Debit Card 3275 06-02-19 Bridgeview Diner Brooklyn Ny	27.71-	1,502.66
06-03	POS Debit- Debit Card 3275 06-01-19 Havana Cafe - Bron Bronx Ny	30.49-	1,472.17
06-03	POS Debit- Debit Card 3275 05-31-19 Elora's Restaurant 724-2831878 Ny	66.89-	1,405.28
06-03	POS Debit- Debit Card 3275 06-02-19 Twc*time Warner Ny 718-358-0900 Ny	100.00-	1,305.28
06-03	POS Debit- Debit Card 3275 06-02-19 Tmobile*postpaid T 800-937-8997 WA	100.00-	1,205.28
06-03	Transfer To Checking Michael J Monge	20.00-	1,185.28
06-03	Transfer To Loan Miguel Angel Monge	40.11-	1,145.17
06-04	POS Debit - Debit Card 3275 Transaction 06-03-19 Walgreens Store 9408 3 Brooklyn Ny	13.76-	1,131.41
06-04	POS Debit - Debit Card 3275 Transaction 06-03-19 Metropolitan Ci Brooklyn Ny	27.04-	1,104.37
06-04	POS Debit- Debit Card 3275 06-03-19 Twc*time Warner Ny 718-358-0900 Ny	273.10-	831.27
06-05	POS Debit- Debit Card 3275 06-04-19 Sie*playstationnet 877-971-7669 CA	10.80-	820.47
06-06	POS Debit - Debit Card 3275 Transaction 06-05-19 Metropolitan Ci Brooklyn Ny	31.83-	788.64
06-07	Transfer To Checking Michael J Monge	20.00-	768.64
06-10	ATM Fee - Withdrawal 06-07-19 Citiban0097892 Brklyn Ny	1.00-	767.64
06-10	ATM Fee - Withdrawal 06-09-19 Pai Iso Bronx Ny	1.00-	766.64
06-10	ATM Fee - Inquiry 06-07-19 Citiban0097892 Brklyn Ny	1.00-	765.64
06-10	ATM Withdrawal 06-09-19 Pai Iso Bronx Ny	21.75-	743.89
06-10	ATM Withdrawal 06-07-19 Citiban0097892 Brklyn Ny	103.00-	640.89



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Statement Period  
05/24/19 - 06/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-10	ATM Withdrawal 06-08-19 7Eleven-FC Brooklyn Ny	200.00-	440.89
06-10	POS Debit- Debit Card 3275 06-08-19 McDonald's F12352 Brooklyn Ny	13.05-	427.84
06-10	POS Debit - Debit Card 3275 Transaction 06-09-19 BP#3012143Mukil Bronx Ny	25.00-	402.84
06-10	POS Debit - Debit Card 3275 Transaction 06-07-19 W & J Liquor Brooklyn Ny	27.21-	375.63
06-10	POS Debit- Debit Card 3275 06-09-19 Tropical Sensation New York Ny	35.96-	339.67
06-10	POS Debit- Debit Card 3275 06-07-19 Elora's Restaurant 724-2831878 Ny	59.34-	280.33
06-10	POS Debit - Debit Card 3275 Transaction 06-08-19 Foot Locker 08657 Brooklyn Ny	65.00-	215.33
06-10	POS Debit- Debit Card 3275 06-09-19 Tmobile*postpaid F 800-937-8997 WA	100.00-	115.33
06-10	POS Debit - Debit Card 3275 Transaction 06-07-19 Foot Locker 08552 Brooklyn Ny	119.76-	4.43-
06-11	POS Debit - Debit Card 3275 Transaction 06-11-19 Metropolitan Ci Brooklyn Ny	3.99-	8.42-
06-11	POS Debit- Debit Card 3275 06-05-19 Las Margaritas Brooklyn Ny	28.31-	36.73-
06-11	Optional Overdraft Protection Fee(s)	20.00-	56.73-
06-12	ATM Fee - Withdrawal 06-11-19 P303648 City Island Ny	1.00-	57.73-
06-12	ATM Withdrawal 06-11-19 P303648 City Island Ny	202.25-	259.98-
06-12	POS Debit- Debit Card 3275 06-10-19 Castillo DE Jagua Brooklyn Ny	20.14-	280.12-
06-12	Optional Overdraft Protection Fee(s)	40.00-	320.12-
06-13	POS Debit- Debit Card 3275 06-13-19 Apl*itunes.Com/Bil 866-712-7753 CA	0.99-	321.11-
06-13	POS Debit- Debit Card 3275 06-12-19 Apl* Itunes.Com/Bi 866-712-7753 CA	8.47-	329.58-
06-13	Optional Overdraft Protection Fee(s)	20.00-	349.58-
06-14	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	2,177.10	1,827.52
06-14	POS Debit - Debit Card 3275 Transaction 06-13-19 Metropolitan Ci Brooklyn Ny	26.40-	1,801.12
06-14	Transfer To Checking Michael J Monge	20.00-	1,781.12
06-17	ATM Fee - Withdrawal 06-15-19 S374552 Brooklyn Ny	1.00-	1,780.12
06-17	ATM Withdrawal 06-15-19 S374552 Brooklyn Ny	22.00-	1,758.12
06-17	ATM Withdrawal 06-16-19 7Eleven-FC Jersey City NJ	100.00-	1,658.12
06-17	POS Debit- Debit Card 3275 06-15-19 Nycdot Parking Met Long Is City Ny	3.00-	1,655.12
06-17	POS Debit- Debit Card 3275 06-15-19 Nycdot Parking Met Long Is City Ny	3.00-	1,652.12
06-17	POS Debit - Debit Card 3275 Transaction 06-15-19 7-Eleven Brooklyn Ny	8.18-	1,643.94
06-17	POS Debit- Debit Card 3275 06-15-19 Mid China Brooklyn Ny	13.00-	1,630.94
06-17	POS Debit- Debit Card 3275 06-16-19 Mid China Brooklyn Ny	15.35-	1,615.59
06-17	POS Debit - Debit Card 3275 Transaction 06-15-19 Rite Aid Store - 4798 New York Ny	16.92-	1,598.67
06-17	POS Debit - Debit Card 3275 Transaction 06-16-19 Six Flags Great Advent Jackson NJ	17.05-	1,581.62
06-17	POS Debit - Debit Card 3275 Transaction 06-14-19 BP#8264905Uptow New York Ny	25.00-	1,556.62
06-17	POS Debit- Debit Card 3275 06-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	1,528.39
06-17	POS Debit- Debit Card 3275 06-15-19 Havana Cafe - Bron Bronx Ny	45.73-	1,482.66
06-17	POS Debit - Debit Card 3275 Transaction 06-14-19 Third Avenue Liquor CO New York Ny	46.76-	1,435.90
06-17	POS Debit- Debit Card 3275 06-15-19 The Kettle Black Brooklyn Ny	48.67-	1,387.23
06-17	POS Debit - Debit Card 3275 Transaction 06-15-19 Rite Aid Store - 4269 Brooklyn Ny	54.23-	1,333.00
06-17	Transfer To Checking Michael J Monge	20.00-	1,313.00
06-17	Transfer To Loan Miguel Angel Monge	40.11-	1,272.89
06-17	Transfer To Shares Miguel Angel Monge	226.00-	1,046.89
06-17	Transfer To Checking Miguel Angel Monge	511.60-	535.29



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Statement Period  
05/24/19 - 06/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-17	Paid To - Nys Dtf Bill Pyt Tax Paymnt Chk 9100001	170.00-	365.29
06-18	Transfer From Checking Miguel Angel Monge	226.00	591.29
06-18	ATM Fee - Inquiry 06-17-19 P32098 Brooklyn Ny	1.00-	590.29
06-18	ATM Withdrawal 06-17-19 7Eleven-FC Brooklyn Ny	60.00-	530.29
06-18	POS Debit - Debit Card 3275 Transaction 06-17-19 C&s E Superette Brooklyn Ny	76.39-	453.90
06-18	POS Debit - Debit Card 3275 Transaction 06-17-19 Super Fresh Brooklyn Ny	76.78-	377.12
06-19	POS Debit - Debit Card 3275 Transaction 06-18-19 BP#5453345Verra Brooklyn Ny	25.00-	352.12
06-19	POS Debit - Debit Card 3275 Transaction 06-18-19 Metropolitan Ci Brooklyn Ny	42.02-	310.10
06-19	POS Debit- Debit Card 3275 06-18-19 State Farm Insura 800-956-6310 IL	228.33-	81.77
06-20	POS Debit - Debit Card 3275 Transaction 06-20-19 7-Eleven Brooklyn Ny	4.03-	77.74
06-21	ATM Withdrawal 06-20-19 Mcu New York Ny	460.00-	382.26-
06-21	POS Debit- Debit Card 3275 06-20-19 Grubhubelcastillod Grubhub.Com Ny	32.48-	414.74-
06-21	Optional Overdraft Protection Fee(s)	40.00-	454.74-
06-21	ATM Rebate	10.00	444.74-
06-23	<b>Ending Balance</b>		<b>444.74-</b>

Average Daily Balance - Current Cycle: \$429.90

Your account earned \$0.02, with an annual percentage yield earned of 0.06%, for the dividend period from 05-01-2019 through 05-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-17	ACH	170.00	06-14	POS	26.40
05-24	POS	15.30	06-17	POS	3.00
05-24	POS	7.54	06-17	POS	8.18
05-29	POS	12.99	06-17	POS	13.00
06-03	POS	15.48	06-17	POS	15.35
06-03	POS	15.97	06-17	POS	16.92
06-03	POS	17.00	06-17	POS	17.05
06-03	POS	19.75	06-17	POS	25.00
06-03	POS	26.07	06-17	POS	28.23
06-03	POS	27.71	06-17	POS	45.73
06-03	POS	30.49	06-17	POS	46.76
06-03	POS	66.89	06-17	POS	48.67
06-03	POS	100.00	06-17	POS	54.23
06-03	POS	100.00	06-17	POS	3.00
06-03	POS	5.03	06-18	POS	76.39
06-04	POS	27.04	06-18	POS	76.78
06-04	POS	273.10	06-19	POS	25.00
06-04	POS	13.76	06-19	POS	42.02
06-05	POS	10.80	06-19	POS	228.33
06-06	POS	31.83	06-20	POS	4.03
06-10	POS	25.00	06-21	POS	32.48
06-10	POS	27.21	05-24	ATMO	363.00
06-10	POS	35.96	06-03	ATMO	40.00
06-10	POS	59.34	06-03	ATMO	61.75
06-10	POS	65.00	06-03	ATMO	403.00
06-10	POS	100.00	06-10	ATMO	200.00
06-10	POS	119.76	06-10	ATMO	21.75
06-10	POS	13.05	06-10	ATMO	103.00
06-11	POS	28.31	06-12	ATMO	202.25
06-11	POS	3.99	06-17	ATMO	100.00
06-12	POS	20.14	06-17	ATMO	22.00
06-13	POS	8.47	06-18	ATMO	60.00
06-13	POS	0.99	06-21	ATMO	460.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$200.00	\$740.00
Total Returned Item Fee(s)	\$0.00	\$58.00

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



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Statement Period  
05/24/19 - 06/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

## Savings

### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-24	Beginning Balance		5.00
06-17	Transfer From Chk/MMSA Miguel Angel Monge	226.00	231.00
06-17	Transfer To Checking	226.00-	5.00
06-23	Ending Balance		5.00

#### Disclosure Information

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-296-4244.**

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 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

##### Payments

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

Statement Period  
06/24/19 - 07/23/19

Access No. [REDACTED]

#BWNLLSV  
#000000P1W6TST9A8#000JML90F  
MIGUEL ANGEL MONGE  
[REDACTED]

Routing Number: 2560-7497-4

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your  
digital statements via Mobile or  
Navy Federal Online Banking.

**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 [REDACTED]	\$0.00	\$506.93	\$1,026.93	\$520.00-	\$0.00
e-Checking [REDACTED]	\$444.74-	\$3,581.00	\$3,633.08	\$496.82-	\$0.13
Membership Savings [REDACTED]	\$5.00	\$0.00	\$0.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$439.74-</b>	<b>\$4,087.93</b>	<b>\$4,660.01</b>	<b>\$1,011.82-</b>	<b>\$0.13</b>



MIGUEL ANGEL MONGE  
[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




NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

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

405701457197515688797021568879009000000000000000000005



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Statement Period  
06/24/19 - 07/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-24	Beginning Balance		0.00
06-25	POS Debit- Debit Card 1363 06-25-19 Tmobile*postpaid T 800-937-8997 WA	186.96-	186.96-
06-25	Optional Overdraft Protection Fee(s)	20.00-	206.96-
06-27	POS Debit - Debit Card 1363 Transaction 06-26-19 BP#5453345Verra Brooklyn Ny	25.00-	231.96-
06-27	Optional Overdraft Protection Fee(s)	20.00-	251.96-
06-28	ATM Withdrawal 06-27-19 7Eleven-FC New York Ny	100.00-	351.96-
06-28	Optional Overdraft Protection Fee(s)	20.00-	371.96-
07-01	ATM Withdrawal 06-29-19 7Eleven-FC New York Ny	40.00-	411.96-
07-01	POS Debit- Debit Card 1363 06-28-19 1ST Tix Vet Tix 888-241-1550 AZ	14.97-	426.93-
07-01	POS Debit - Debit Card 1363 Transaction 06-28-19 Sunoco 00423368 Hastings-On-H Ny	20.00-	446.93-
07-01	Optional Overdraft Protection Fee(s)	60.00-	506.93-
07-15	Transfer From Checking Miguel Angel Monge	506.93	0.00
07-16	ATM Withdrawal 07-15-19 Mcu New York Ny	500.00-	500.00-
07-16	Optional Overdraft Protection Fee(s)	20.00-	520.00-
<b>07-23</b>	<b>Ending Balance</b>		<b>520.00-</b>

Average Daily Balance - Current Cycle: \$434.62-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-25	POS	186.96	06-28	ATMO	100.00
06-27	POS	25.00	07-01	ATMO	40.00
07-01	POS	14.97	07-16	ATMO	500.00
07-01	POS	20.00			

**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  
06/24/19 - 07/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$140.00	\$420.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-24	Beginning Balance		444.74-
06-24	POS Debit- Debit Card 3275 06-21-19 Rgh*edgeparkmedica 800-321-0591 OH	78.97-	523.71-
06-24	Optional Overdraft Protection Fee(s)	20.00-	543.71-
06-28	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,579.68	1,035.97
06-28	Dividend	0.03	1,036.00
07-01	ATM Fee - Withdrawal 06-29-19 W273432 Bronx Ny	1.00-	1,035.00
07-01	ATM Withdrawal 06-29-19 W273432 Bronx Ny	41.50-	993.50
07-01	POS Debit - Debit Card 3275 Transaction 06-29-19 Metropolitan Ci Brooklyn Ny	6.98-	986.52
07-01	POS Debit- Debit Card 3275 06-29-19 Playstationnetwork 800-3457669 CA	9.99-	976.53
07-01	POS Debit- Debit Card 3275 06-29-19 OH & Benny Cleaner Brooklyn Ny	10.00-	966.53
07-01	POS Debit- Debit Card 3275 06-28-19 Netflix.Com Netflix.Com CA	12.99-	953.54
07-01	POS Debit - Debit Card 3275 Transaction 07-01-19 Metropolitan Ci Brooklyn Ny	21.76-	931.78
07-01	POS Debit - Debit Card 3275 Transaction 06-29-19 BP#5453345Verra Brooklyn Ny	25.00-	906.78
07-01	POS Debit- Debit Card 3275 06-29-19 El Nuevo Carribeno New York Ny	25.48-	881.30
07-01	POS Debit - Debit Card 3275 Transaction 06-28-19 Third Avenue Liquor CO New York Ny	26.02-	855.28
07-01	POS Debit - Debit Card 3275 Transaction 06-29-19 3RD Ave Wine And 2171 New York Ny	43.54-	811.74
07-01	POS Debit- Debit Card 3275 06-29-19 Vintage Cellar Win Bronx Ny	52.25-	759.49
07-01	Transfer To Checking Michael J Monge	20.00-	739.49
07-01	Transfer To Checking Michael J Monge	20.00-	719.49
07-01	Transfer To Loan Miguel Angel Monge	40.11-	679.38
07-02	ATM Withdrawal 07-02-19 7Eleven-FC Brooklyn Ny	200.00-	479.38
07-02	POS Debit - Debit Card 3275 Transaction 07-02-19 Metropolitan Ci Brooklyn Ny	23.50-	455.88
07-03	POS Debit- Debit Card 3275 07-02-19 Playstation Networ 800-345-7669 CA	9.99-	445.89
07-03	POS Debit- Debit Card 3275 07-02-19 Playstation Networ 800-345-7669 CA	9.99-	435.90
07-03	POS Debit- Debit Card 3275 07-02-19 4984 Dominos Pizza Absecon NJ	10.65-	425.25
07-03	POS Debit- Debit Card 3275 07-01-19 Harrahs Advanced D 8662094732 NJ	32.95-	392.30
07-03	POS Debit - Debit Card 3275 Transaction 07-02-19 Jersey Ci 575 Manila A Jersey City NJ	39.44-	352.86
07-05	POS Debit- Debit Card 3275 07-03-19 4984 Dominos Pizza Absecon NJ	10.64-	342.22
07-05	POS Debit- Debit Card 3275 07-04-19 Playstationnetwork 800-3457669 CA	10.80-	331.42
07-05	POS Debit - Debit Card 3275 Transaction 07-04-19 Rite Aid Store - 10573 Brooklyn Ny	14.01-	317.41
07-05	POS Debit- Debit Card 3275 07-03-19 Wawa 968 Galloway NJ	25.00-	292.41
07-05	POS Debit- Debit Card 3275 07-03-19 Hooters - Tropicn Atlantic City NJ	30.86-	261.55
07-05	POS Debit - Debit Card 3275 Transaction 07-04-19 Five Star Wine & Liquo Brooklyn Ny	40.27-	221.28
07-05	POS Debit- Debit Card 3275 07-03-19 Harrahs Ac Hotel L Atlantic City NJ	43.63-	177.65
07-08	ATM Fee - Withdrawal 07-06-19 Td Bank Brooklyn Ny	1.00-	176.65



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Statement Period  
06/24/19 - 07/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-08	ATM Withdrawal 07-06-19 Td Bank Brooklyn Ny	363.00-	186.35-
07-08	POS Debit- Debit Card 3275 07-06-19 Playstationnetwork 800-3457669 CA	9.99-	196.34-
07-08	POS Debit- Debit Card 3275 07-05-19 Mid China Brooklyn Ny	16.00-	212.34-
07-08	POS Debit - Debit Card 3275 Transaction 07-05-19 Metropolitan Ci Brooklyn Ny	25.00-	237.34-
07-08	POS Debit- Debit Card 3275 07-06-19 Twc*time Warner Ny 718-358-0900 Ny	212.63-	449.97-
07-08	Optional Overdraft Protection Fee(s)	60.00-	509.97-
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	276.78	233.19-
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	669.76	436.57
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,044.75	1,481.32
07-12	Transfer To Checking Michael J Monge	20.00-	1,461.32
07-15	ATM Withdrawal 07-13-19 7Eleven-FC Brooklyn Ny	200.00-	1,261.32
07-15	POS Debit - Debit Card 3275 Transaction 07-13-19 7-Eleven Brooklyn Ny	7.26-	1,254.06
07-15	POS Debit- Debit Card 3275 07-13-19 Mid China Brooklyn Ny	13.25-	1,240.81
07-15	POS Debit - Debit Card 3275 Transaction 07-13-19 Modell's #86 Brooklyn Ny	13.49-	1,227.32
07-15	POS Debit- Debit Card 3275 07-13-19 Automotive Service Brooklyn Ny	18.00-	1,209.32
07-15	POS Debit - Debit Card 3275 Transaction 07-15-19 BP#5453345Verra Brooklyn Ny	25.00-	1,184.32
07-15	POS Debit- Debit Card 3275 07-13-19 Bridgeview Diner Brooklyn Ny	27.11-	1,157.21
07-15	POS Debit - Debit Card 3275 Transaction 07-13-19 Century Twenty One #20 Brooklyn Ny	29.99-	1,127.22
07-15	POS Debit- Debit Card 3275 07-13-19 Emphasis Restauran Brooklyn Ny	31.35-	1,095.87
07-15	POS Debit- Debit Card 3275 07-12-19 Wu: Americanhondaf 216-099-7534 Ny	490.60-	605.27
07-15	Transfer To Checking Michael J Monge	10.00-	595.27
07-15	Transfer To Checking Michael J Monge	10.00-	585.27
07-15	Transfer To Checking Michael J Monge	20.00-	565.27
07-15	Transfer To Loan Miguel Angel Monge	40.11-	525.16
07-15	Transfer To Checking Miguel Angel Monge	506.93-	18.23
07-16	POS Debit- Debit Card 3275 07-15-19 Playstationnetwork 800-3457669 CA	2.99-	15.24
07-16	POS Debit- Debit Card 3275 07-14-19 White Castle 1000 Bronx Ny	19.83-	4.59-
07-16	POS Debit- Debit Card 3275 07-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	32.82-
07-16	Paid To - Nys Dtf Bill Pyt Tax Paymnt Chk 9100001	170.00-	202.82-
07-16	Optional Overdraft Protection Fee(s)	60.00-	262.82-
07-19	ATM Fee - Withdrawal 07-18-19 Td Bank Brooklyn Ny	1.00-	263.82-
07-19	ATM Withdrawal 07-18-19 Td Bank Brooklyn Ny	223.00-	486.82-
07-19	Optional Overdraft Protection Fee(s)	20.00-	506.82-
07-23	ATM Rebate	10.00	496.82-
<b>07-23</b>	<b>Ending Balance</b>		<b>496.82-</b>

Average Daily Balance - Current Cycle: \$78.22  
Your account earned \$0.03, with an annual percentage yield earned of 0.06%, for the dividend period from 06-01-2019 through 06-30-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-16	ACH	170.00	07-01	POS	12.99
06-24	POS	78.97	07-01	POS	21.76
07-01	POS	9.99	07-01	POS	25.00
07-01	POS	10.00	07-01	POS	25.48



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Statement Period  
06/24/19 - 07/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-01	POS	26.02	07-08	POS	212.63
07-01	POS	43.54	07-08	POS	9.99
07-01	POS	52.25	07-15	POS	13.25
07-01	POS	6.98	07-15	POS	13.49
07-02	POS	23.50	07-15	POS	18.00
07-03	POS	9.99	07-15	POS	25.00
07-03	POS	10.65	07-15	POS	27.11
07-03	POS	32.95	07-15	POS	29.99
07-03	POS	39.44	07-15	POS	31.35
07-03	POS	9.99	07-15	POS	490.60
07-05	POS	10.80	07-15	POS	7.26
07-05	POS	14.01	07-16	POS	19.83
07-05	POS	25.00	07-16	POS	28.23
07-05	POS	30.86	07-16	POS	2.99
07-05	POS	40.27	07-01	ATMO	41.50
07-05	POS	43.63	07-02	ATMO	200.00
07-05	POS	10.64	07-08	ATMO	363.00
07-08	POS	16.00	07-15	ATMO	200.00
07-08	POS	25.00	07-19	ATMO	223.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$160.00	\$900.00
Total Returned Item Fee(s)	\$0.00	\$58.00

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-24	Beginning Balance		5.00
No Transactions This Period			
07-23	Ending Balance		5.00





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Statement Period  
06/24/19 - 07/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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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.

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

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

**Payments**

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







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Statement Period  
07/24/19 - 08/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-24	Beginning Balance		520.00-
08-09	Transfer From Checking Miguel Angel Monge	520.00	0.00
08-21	POS Debit- Debit Card 1363 08-20-19 GI*collect Call 877-650-4249 VA	3.15-	3.15-
08-22	POS Debit - Debit Card 1363 Transaction 08-21-19 Metropolitan Ci Brooklyn Ny	16.75-	19.90-
08-22	Optional Overdraft Protection Fee(s)	20.00-	39.90-
08-23	Transfer From Checking Miguel Angel Monge	39.90	0.00
08-23	<b>Ending Balance</b>		<b>0.00</b>

Average Daily Balance - Current Cycle: \$269.77-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-21	POS	3.15	08-22	POS	16.75

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$20.00	\$440.00
Total Returned Item Fee(s)	\$0.00	\$29.00

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

**e-Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-24	Beginning Balance		496.82-

**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  
07/24/19 - 08/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-26	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,856.38	1,359.56
07-26	Transfer To Credit Card Miguel Angel Monge	50.00-	1,309.56
07-29	ATM Withdrawal 07-28-19 7Eleven-FC Brooklyn Ny	100.00-	1,209.56
07-29	ATM Withdrawal 07-28-19 7Eleven-FC Brooklyn Ny	200.00-	1,009.56
07-29	POS Debit- Debit Card 3275 07-27-19 El Malecon Restaur Brooklyn Ny	10.88-	998.68
07-29	POS Debit- Debit Card 3275 07-28-19 Netflix.Com Neflix.Com CA	12.99-	985.69
07-29	POS Debit - Debit Card 3275 Transaction 07-27-19 C&s E Superette Brooklyn Ny	14.46-	971.23
07-29	POS Debit - Debit Card 3275 Transaction 07-27-19 Century Twenty One #20 Brooklyn Ny	17.99-	953.24
07-29	POS Debit- Debit Card 3275 07-27-19 Emphasis Restauran Brooklyn Ny	24.85-	928.39
07-29	POS Debit - Debit Card 3275 Transaction 07-28-19 BP#5453345Verra Brooklyn Ny	25.00-	903.39
07-29	POS Debit - Debit Card 3275 Transaction 07-26-19 BP#8264905Uptow New York Ny	25.00-	878.39
07-29	POS Debit - Debit Card 3275 Transaction 07-27-19 Metropolitan Ci Brooklyn Ny	26.55-	851.84
07-29	POS Debit- Debit Card 3275 07-27-19 Trejo Liquors Inc New York Ny	27.19-	824.65
07-29	POS Debit- Debit Card 3275 07-26-19 Third Avenue Auto Brooklyn Ny	77.30-	747.35
07-29	Transfer To Checking Michael J Monge	20.00-	727.35
07-29	Transfer To Loan Miguel Angel Monge	40.11-	687.24
07-30	POS Debit- Debit Card 3275 07-29-19 Gtl*collect Call 877-650-4249 VA	3.87-	683.37
07-30	POS Debit- Debit Card 3275 07-28-19 Ocean HQ Day Club Atlantic City NJ	47.00-	636.37
07-31	POS Debit- Debit Card 3275 07-30-19 1ST Tix Vet Tix 888-241-1550 AZ	14.97-	621.40
07-31	Dividend	0.02	621.42
08-01	POS Debit- Debit Card 3275 07-31-19 Gtl*collect Call 877-650-4249 VA	2.80-	618.62
08-01	POS Debit- Debit Card 3275 08-01-19 Tmobile*postpaid l 800-937-8997 WA	124.36-	494.26
08-02	POS Debit - Debit Card 3275 Transaction 08-01-19 Metropolitan Ci Brooklyn Ny	9.39-	484.87
08-02	POS Debit - Debit Card 3275 Transaction 08-01-19 Metropolitan Ci Brooklyn Ny	29.70-	455.17
08-05	ATM Withdrawal 08-03-19 7Eleven-FC Brooklyn Ny	200.00-	255.17
08-05	POS Debit- Debit Card 3275 08-04-19 Playstation Networ 800-345-7669 CA	10.80-	244.37
08-05	POS Debit - Debit Card 3275 Transaction 08-03-19 7-Eleven Brooklyn Ny	11.72-	232.65
08-05	POS Debit- Debit Card 3275 08-02-19 Mid China Brooklyn Ny	14.20-	218.45
08-05	POS Debit - Debit Card 3275 Transaction 08-03-19 Metropolitan Ci Brooklyn Ny	21.67-	196.78
08-05	POS Debit- Debit Card 3275 08-04-19 Twc*time Warner Ny 718-358-0900 Ny	208.22-	11.44-
08-08	POS Debit - Debit Card 3275 Transaction 08-07-19 Metropolitan Ci Brooklyn Ny	19.07-	30.51-
08-08	Optional Overdraft Protection Fee(s)	20.00-	50.51-
08-09	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,867.68	1,817.17
08-09	ATM Fee - Withdrawal 08-08-19 Lk245779 New York Ny	1.00-	1,816.17
08-09	ATM Withdrawal 08-08-19 Lk245779 New York Ny	21.75-	1,794.42
08-09	Transfer To Checking Miguel Angel Monge	520.00-	1,274.42
08-12	ATM Fee - Withdrawal 08-10-19 P32093 Brooklyn Ny	1.00-	1,273.42
08-12	ATM Withdrawal 08-10-19 P32093 Brooklyn Ny	81.75-	1,191.67
08-12	POS Debit- Debit Card 3275 08-09-19 Gtl*collect Call 877-650-4249 VA	3.69-	1,187.98
08-12	POS Debit- Debit Card 3275 08-10-19 Mid China Brooklyn Ny	12.95-	1,175.03
08-12	POS Debit - Debit Card 3275 Transaction 08-10-19 7-Eleven Bronx Ny	19.10-	1,155.93
08-12	POS Debit- Debit Card 3275 08-10-19 Havana Cafe - Bron Bronx Ny	19.60-	1,136.33
08-12	POS Debit - Debit Card 3275 Transaction 08-11-19 Metropolitan Ci Brooklyn Ny	21.86-	1,114.47
08-12	POS Debit - Debit Card 3275 Transaction 08-10-19 Modell's #86 Brooklyn Ny	22.50-	1,091.97



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07/24/19 - 08/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**e-Checking - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-12	POS Debit - Debit Card 3275 Transaction 08-11-19 BP#66428056743 Brooklyn Ny	25.01-	1,066.96
08-12	POS Debit- Debit Card 3275 08-10-19 Havana Cafe - Bron Bronx Ny	26.13-	1,040.83
08-12	POS Debit- Debit Card 3275 08-10-19 Emphasis Restauraan Brooklyn Ny	28.15-	1,012.68
08-12	POS Debit - Debit Card 3275 Transaction 08-11-19 Metropolitan Ci Brooklyn Ny	40.79-	971.89
08-12	POS Debit- Debit Card 3275 08-10-19 Country Club Wine Bronx Ny	46.81-	925.08
08-12	POS Debit- Debit Card 3275 08-11-19 Havana Cafe - Bron Bronx Ny	79.48-	845.60
08-12	POS Debit- Debit Card 3275 08-10-19 Wu: Americanhondaf 216-099-7534 Ny	490.60-	355.00
08-12	Transfer To Loan Miguel Angel Monge	40.11-	314.89
08-13	POS Debit- Debit Card 3275 08-11-19 3645 Dominos Pizza Brooklyn Ny	20.38-	294.51
08-13	POS Debit - Debit Card 3275 Transaction 08-12-19 Super Fre 242 Bay Ridg Brooklyn Ny	24.10-	270.41
08-13	POS Debit - Debit Card 3275 Transaction 08-12-19 Metropolitan Ci Brooklyn Ny	27.06-	243.35
08-14	ATM Withdrawal 08-13-19 7Eeven-FC Brooklyn Ny	20.00-	223.35
08-15	POS Debit- Debit Card 3275 08-13-19 Ali Baba Organic M New York Ny	9.20-	214.15
08-15	POS Debit - Debit Card 3275 Transaction 08-14-19 Metropolitan Ci Brooklyn Ny	16.18-	197.97
08-15	POS Debit- Debit Card 3275 08-15-19 Tmobile*postpaid T 800-937-8997 WA	124.37-	73.60
08-15	Paid To - Nys Dtf Bill Pyt Tax Paymnt Chk 9100001	170.00-	96.40-
08-15	Optional Overdraft Protection Fee(s)	20.00-	116.40-
08-16	POS Debit - Debit Card 3275 Transaction 08-15-19 C-Town 04 5 Saint Jame New York Ny	5.99-	122.39-
08-16	POS Debit - Debit Card 3275 Transaction 08-15-19 Rite Aid Store - 4202 New York Ny	23.74-	146.13-
08-16	POS Debit- Debit Card 3275 08-16-19 Six Flags Great Ad 732-928-2000 NJ	28.23-	174.36-
08-16	Optional Overdraft Protection Fee(s)	60.00-	234.36-
08-19	ATM Withdrawal 08-16-19 Mcu New York Ny	320.00-	554.36-
08-19	POS Debit- Debit Card 3275 08-16-19 Gtl*collect Call 877-650-4249 VA	3.87-	558.23-
08-19	Optional Overdraft Protection Fee(s)	20.00-	578.23-
08-23	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	2,133.32	1,555.09
08-23	Transfer To Checking Miguel Angel Monge	39.90-	1,515.19
08-23	Transfer To Credit Card Miguel Angel Monge	51.00-	1,464.19
08-23	ATM Rebate	5.50	1,469.69
<b>08-23</b>	<b>Ending Balance</b>		<b>1,469.69</b>

Average Daily Balance - Current Cycle: \$309.40  
Your account earned \$0.02, with an annual percentage yield earned of 0.06%, for the dividend period from 07-01-2019 through 07-31-2019

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-15	ACH	170.00	08-01	POS	2.80
07-29	POS	12.99	08-02	POS	29.70
07-29	POS	14.46	08-02	POS	9.39
07-29	POS	17.99	08-05	POS	11.72
07-29	POS	24.85	08-05	POS	14.20
07-29	POS	25.00	08-05	POS	21.67
07-29	POS	25.00	08-05	POS	208.22
07-29	POS	26.55	08-05	POS	10.80
07-29	POS	27.19	08-08	POS	19.07
07-29	POS	77.30	08-12	POS	12.95
07-29	POS	10.88	08-12	POS	19.10
07-30	POS	47.00	08-12	POS	19.60
07-30	POS	3.87	08-12	POS	21.86
07-31	POS	14.97	08-12	POS	22.50
08-01	POS	124.36	08-12	POS	25.01



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Statement Period  
07/24/19 - 08/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-12	POS	26.13	08-15	POS	9.20
08-12	POS	28.15	08-16	POS	5.99
08-12	POS	40.79	08-16	POS	23.74
08-12	POS	46.81	08-16	POS	28.23
08-12	POS	79.48	08-19	POS	3.87
08-12	POS	490.60	07-29	ATMO	200.00
08-12	POS	3.69	07-29	ATMO	100.00
08-13	POS	24.10	08-05	ATMO	200.00
08-13	POS	27.06	08-09	ATMO	21.75
08-13	POS	20.38	08-12	ATMO	81.75
08-15	POS	16.18	08-14	ATMO	20.00
08-15	POS	124.37	08-19	ATMO	320.00

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$120.00	\$1,020.00
Total Returned Item Fee(s)	\$0.00	\$58.00

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-24	Beginning Balance		5.00
No Transactions This Period			
08-23	Ending Balance		5.00





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Statement Period  
07/24/19 - 08/23/19

Access No. [REDACTED]

**Statement of Account**  
For MIGUEL ANGEL MONGE

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.**

You may also contact us on the Web: [navyfederal.org](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 1-888-842-8328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

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

**Payments**

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

