

## FEDERAL BUREAU OF INVESTIGATION

Date of entry 12/09/2019

Pursuant to a Federal Grand Jury subpoena served by the Southern District of New York, Municipal Credit Union provided the attached response, dated September 4, 2019.

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Investigation on 09/04/2019 at New York, New York, United States (, Other (Unknown))

File # 90A-NY-3151227-GJDate drafted 12/06/2019by ██████ · ██████

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.



P O Box 3205 CSS  
New York, NY 10007  
Tel: (212) 693-4900  
Fax: (212) 238-2700/2701

**BUSINESS RECORD CERTIFICATION**

(Pursuant to C.P.L.R. 3122-a)

State of New York )

) s.s: [REDACTED] SSN# [REDACTED] Our Reference: SUB9316-DJ,

County of New York )

Danielle Jones, being duly sworn, deposes and says:

- I am a duly authorized custodian of the attached records and am authorized to make the within certification of behalf of Municipal Credit Union.
- To the best of my knowledge, after reasonable inquiry, the records or copies thereof are accurate versions of the documents described in the subpoena duces tecum (a copy of which I annexed hereto) that are in the possession, custody, or control of Municipal Credit Union, the recipient of the subpoena.
- To the best of my knowledge, after reasonable inquiry, the records and copies produced:
  - represent all the documents described in the subpoena duces tecum (or)
  - do not represent a complete set of the documents described in the subpoena duces tecum. The missing documents, and the reason for their absence, are as follows:

Description of Missing Document	Reason for Absence
Checks	Not Applicable
Credit Cards Statements	Not Applicable

These records do not contain Suspicious Activity Reports or Currency Transaction Reports. Municipal Credit Union's BSA Department will respond directly to any request for Suspicious Activity Reports or Currency Transaction Reports.

- The records and copies produced were made by personnel or staff of Municipal Credit Union, or persons acting under their control, in the regular course of business, at the time of the act, transaction, occurrence or event recorded therein, or within a reasonable time thereafter, and that it was in the regular course of Municipal Credit Union's business to make or maintain these records.

Danielle Jones 9/4/19  
Signature/Date

State of New York  
County of NY

Sworn to before me this 4<sup>th</sup> day of Sept. 2019

[Signature]  
NOTARY PUBLIC

PATRICIA GONZALEZ  
Notary Public, State of New York  
No. [REDACTED]  
Qualified in Queens County  
Term Expires April 12, 2022



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New York, NY 10007  
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Fax: (212) 238-2700/2701

**BUSINESS RECORD CERTIFICATION**

(Pursuant to C.P.L.R. 3122-a)

State of New York )

) s.s: Tova Noel SSN# [REDACTED] Our Reference: SUB9316-DJ,

County of New York )

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2. To the best of my knowledge, after reasonable inquiry, the records or copies thereof are accurate versions of the documents described in the subpoena duces tecum (a copy of which I annexed hereto) that are in the possession, custody, or control of Municipal Credit Union, the recipient of the subpoena.
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Danielle Jones 9/4/19  
Signature/Date

State of New York  
County of NY

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State of New York )

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Our Reference: SUB9316-DJ,

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Danielle Jones 9/4/19  
Signature/Date

State of New York  
County of NY

Sworn to before me this 4<sup>th</sup> day of Sept, 2019

[Signature]  
NOTARY PUBLIC

PATRICIA GONZALEZ  
Notary Public, State of New York  
No. [Redacted]  
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(Pursuant to C.P.L.R. 3122-a)

State of New York )

) s.s: [REDACTED] SSN# [REDACTED] Our Reference; SUB9316-DJ,

County of New York )

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Danielle Jones 9/4/19  
Signature/Date

State of New York  
County of NY

Sworn to before me this 4<sup>th</sup> day of Sept, 2019

[Signature]  
NOTARY PUBLIC

PATRICIA GONZALEZ  
Notary Public, State of New York  
No. [REDACTED]  
Qualified in Queens County  
Term Expires April 12, 2022





Municipal Credit Union  
Brooklyn Branch

Brooklyn NY 11201  
Inquiries Call: 212-693-4900

Acct [REDACTED] WASHINGTON, CLYDE  
Eff: 07/05/19 Date: 07/05/19  
Tr: 0215 Time: 9:39am  
Doc Number: 20592105

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Withdrwl from FASTRACK CHECKING 02  
Amount: 5.00  
New Bal: 652.96  
Seq: 1200096  
Deposit to PRIMARY SHARE 01  
Amount: 5.00  
New Bal: 6.00  
Seq: 1200097

---

Authorized by

ID Source: [REDACTED]  
 Drv Lic [REDACTED]  
 SigCard [REDACTED]  
 Known \_\_\_\_\_  
 Other \_\_\_\_\_  
 Authenticated



Municipal Credit Union  
Oceanside Branch  
3411 Long Beach Road  
Oceanside NY 11572

Acct: [REDACTED] WASHINGTON, CLYDE  
Eff: 07/22/19 Date: 07/22/19  
Tr: 4015 Time: 3:10pm  
Doc Number: 20662191

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Deposit to PRIMARY SHARE 01  
Amount: 7,912.53  
New Bal: 8,413.53  
Seq: 1427644  
Amt Available On 07/23/19 5,000.00  
Amt Available On 07/30/19 2,912.53  
due to Large Deposit

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Check Received 5,731.58  
Check Received 2,180.95

**ACCOUNT SIGNATURE CARD**

<b>Account Number:</b> [REDACTED]		<b>Basis for Membership:</b> <u>Employee of the CI</u>				<input type="checkbox"/> <b>Amends Existing Information</b>			
<b>Please tell us about yourself</b>		<input checked="" type="checkbox"/> <b>Verification Issued By:</b> <u>NY</u>				<b>Gender:</b> <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female <u>Ms</u>			
<u>Noel</u> Last Name		<u>Toya</u> First Name				<u>A</u> Middle Initial		Suffix	
[REDACTED]		[REDACTED]				<u>3650</u> Phone Center ID (4-digits required)		Home Phone Number	
<u>[REDACTED]</u> Date of Birth (MM/DD/YYYY)		<u>[REDACTED]</u> Social Security Number		<u>[REDACTED]</u> Mother's Maiden Name (mother's last name before marriage)			<u>10456-3118</u> City		ST
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code
<b>MAILING ADDRESS</b> (where to direct mail other than the home address)							If adding a PO BOX address, check here		
House #	NS EW	Street Name	Street Type	NS EW	APT/ BOX	APT/ BOX#	City	ST	Zip Code
<b>STUDENT</b>		<u>Student</u>							
<u>[REDACTED]</u> Employer Name		<u>[REDACTED]</u> Job. Title		<u>Student</u> Seg. Group		<u>0</u> Work #			
<u>[REDACTED]</u> Cell/Mobile Phone Number		<u>U.S. Person USA</u> Citizenship		<u>1,000.00</u> Gross Income/Month		<u>2</u> Cash Deposit Amt/Month		<u>0</u> #Incoming Wires/Month	
<u>[REDACTED]</u> Email Address				<u>[REDACTED]</u> Re-Type Email Address (for verification)					
<u>State Drivers License</u> ID 1 Type		<u>[REDACTED]</u> ID 1 Number		<u>NYS</u> ID 1 Description		<u>07/27/20</u> ID 1 Expiration Date			
<u>School Identification</u> ID 2 Type		<u>[REDACTED]</u> ID 2 Number		<u>CUNY</u> ID 2 Description		<u>08/31/17</u> ID 2 Expiration Date			
<b>Joint Account Holder</b>				<input type="checkbox"/> <b>Verification Issued By:</b> _____			<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female _____		
<input type="checkbox"/> <b>Check if address same as Primary</b>				<input type="checkbox"/> <b>Amends Existing Information</b>			<input type="checkbox"/> <b>Add Joint Account Holder</b>		
Last Name		First Name				Middle Initial		Suffix	
Date of Birth (MM/DD/YYYY)		Social Security Number		Mother's Maiden Name (mother's last name before marriage)			Phone Center ID (4-digits required)		Home Phone Number
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code
Employer Name		Job Title		Seg. Group		Work #		Relationship to Primary Member	
Cell/Mobile Phone Number		Citizenship		Gross Income/Month		Cash Deposit Amt/Month		#Incoming Wires/Month	
Email Address				Re-Type Email Address (for verification)					
ID 1 Type		ID 1 Number		ID 1 Description		ID 1 Expiration Date			
ID 2 Type		ID 2 Number		ID 2 Description		ID 2 Expiration Date			

**Beneficiary Information (optional)**  **Check if address same as Primary**

Last Name		First Name			Middle Initial		Suffix		
Date of Birth		Social Security Number		Relationship to Primary Member			Home Phone Number		
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code

**Beneficiary Information (optional)**  **Check if address same as Primary**

Last Name		First Name			Middle Initial		Suffix		
Date of Birth		Social Security Number		Relationship to Primary Member			Home Phone Number		
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code

**Accounts/Services To OPEN:**

**Accounts/Services To RE-OPEN**

- |  |   |  |  |
|--|---|--|--|
| <input checked="" type="checkbox"/> Shares | <input checked="" type="checkbox"/> FasTrack checking             | <input checked="" type="checkbox"/> Instant ATM/Check Card | <input type="checkbox"/> Alternative Checking    |
| <input type="checkbox"/> Money Market      | <input checked="" type="checkbox"/> Touch Tone Teller             | <input type="checkbox"/> E-Statement                       | <input checked="" type="checkbox"/> Order Checks |
| <input type="checkbox"/> Young Executive   | <input type="checkbox"/> Convert Young Executive/EasySave Account | <input type="checkbox"/> WRG Temporary Password            | <input type="checkbox"/> Mailed ATM/Check Card   |

I hereby apply for membership and subscribe for at least one share (\$5.00) in the Municipal Credit Union and agree to conform to its By-Laws and amendments thereof. I agree to be governed by the Account Agreement, Rules and Regulations and Schedule of Dividends, Service Charges and Fees of the Municipal Credit Union applicable to Share, FasTrack Checking, Vacation, Holiday and Money Market accounts as now in effect and as from time to time amended. I agree to be bound by the terms and conditions of the MCU Cash Connection, MCU ATM/Check Card, MCU OnLine Banking, and Touch Tone Teller Agreements (which will be later mailed/provided to me), upon my first use of such service(s).

I understand that the designations made on this signature card/form will apply to all MCU deposit accounts which are or will be in the future maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), and will have the effect of revoking all previous designations made with regard to such accounts.

If a joint tenant has been designated on this signature card, it is agreed that these accounts be payable to either of us and upon the death of one of us, to the survivor. Also, it is agreed that any joint tenant may, without the consent of or notice to the other, pledge all or any part of the shares in these accounts as collateral security for a loan with MCU. If a beneficiary (beneficiaries) has (or have) been designated on this signature card, it is agreed that this is a voluntary and revocable trust, and that upon my/our death, the funds in these accounts, and all other deposit accounts maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), will become the property of the named beneficiary or beneficiaries who are alive at the time of my/our death in equal proportions. If both a joint tenant and a beneficiary (or beneficiaries) have been designated on this signature card, it is agreed that the beneficiary(ies) will only acquire an interest in these accounts upon the death of the last surviving joint tenant.

By signing below, I/We authorize Municipal Credit Union to perform a credit investigation including the verification of the information on this application. Verification of income and employment may also be required.

**Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number; and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or because the Internal Revenue Service has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

\_\_\_\_\_  
Account Holder Signature

09/23/16  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Account Holder Signature

\_\_\_\_\_  
Date

Yes, I elect to accept the Check Imaging option and agree to pay the associated service charge.

If Joint Account Holder requests an MCU ATM/Check Card, check this box.

\_\_\_\_\_  
Sponsor Account Number

Co-op City Branch  
\_\_\_\_\_  
Branch Name

KHADIJAH IBRAHIM  
\_\_\_\_\_  
Member Service Representative

+ 0301366 000178474 0MCUDA 0630100 P3  
MS TOVA A NOEL  
[REDACTED]  
BRONX NY 10456-3118

**Your Account Summary**

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	1,222.77
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,222.77</b>
Loans		Balance
Personal	\$	4,920.92
<b>TOTAL LOANS</b>	<b>\$</b>	<b>4,920.92</b>

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Monitor balances, transactions and account activity through

**NYMCU® Online Banking.**

Login and select alerts.

**PRIMARY SHARE S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			0.00
Apr 30	New Balance			0.00

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			198.62
Apr 02	Withdrawal - ACH - PROG ADVANCED	-147.16		[REDACTED]

MCU Account #

Statement Period: 04/01/19 - 04/30/19

Page 2 of 3

**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED			
Apr 05	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,110.81	1,162.27
Apr 06	Withdrawal - Online Transfer To Loan 21 Mobile Transfer.	-185.00		977.27
Apr 06	Withdrawal - ATM - #002459 MCU 1225 GERARD AVE. BRONX NY A1A17110	-600.00		377.27
Apr 07	Withdrawal - VISA - Visa Purchase 04/06 FSI*CONED BILL PAYMENT 866-405-1924 NY	-73.56		303.71
Apr 07	Withdrawal - VISA - Visa Purchase 04/07 SPEEDWAY 07838 BRONX NY	-50.59		253.12
Apr 08	Withdrawal - VISA - Visa Purchase 04/08 TST* BLEND ON THE WATER LONG ISLAND C NY	-51.87		201.25
Apr 08	Withdrawal - VISA - Visa Purchase 04/08 VERIZON*ONETIMEPAY VERIZON.COM FL	-72.48		128.77
Apr 08	Withdrawal - VISA - Visa Purchase 04/08 KEY FOOD 1766 BRONX NY	-28.79		99.98
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 DIGICEL DING TOPUP 876-380-7626 FL	-18.75		81.23
Apr 11	Withdrawal - VISA - Visa Purchase 04/11 CVS/PHARMACY #08 08969- BRONX NY	-10.52		70.71
Apr 12	Withdrawal - VISA - Visa Purchase 04/11 IMPERIAL CAFE BRONX NY	-12.50		58.21
Apr 12	Withdrawal - VISA - Visa Purchase 04/12 UBER TRIP HELP.UBER.COM CA	-18.78		39.43
Apr 15	Withdrawal - VISA - Visa Purchase 04/14 DIGICEL DING TOPUP 876-380-7626 FL	-18.75		20.68
Apr 15	Withdrawal - VISA - Visa Purchase 04/13 FISH N TING BRONX NY	-16.34		4.34
Apr 19	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,342.83	1,347.17
Apr 29	Withdrawal - VISA - Visa Purchase 04/28 AT&T*PREMIER EBIL 800-331-0500 GA	-124.40		1,222.77
<b>Apr 30</b>	<b>New Balance</b>			<b>1,222.77</b>
Totals For This Period:		-1,429.49	2,453.64	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Apr 01</b>	<b>Previous Balance</b>					<b>5,044.37</b>
Apr 06	Payment - Online Transfer From Share 02 Mobile Transfer.	-185.00		50.70	-134.30	4,910.07
Apr 30	Advance - Insurance Single Life	1.96			1.96	4,912.03
Apr 30	Advance - Insurance Disability	8.89			8.89	4,920.92
<b>Apr 30</b>	<b>New Balance</b>					<b>4,920.92</b>
Totals For This Period		-174.15	0.00	50.70	-123.45	

Annual Percentage Rate: 10.500%

Periodic Rate (Daily): .028767%

2019 Totals Year-to-Date

Total Fees Charged in 2019

45.10

**SIGNATURE** **(continued)** **L 21**

A Payment of 185.00 is due on 05/12/19  
Interest Due through 04/30/19: 36.73

Total Interest Charged in 2019 186.55

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		+
					+
					+
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
	TOTAL:				

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

+ 0968053 000176641 0MCUDA 0630100  
MS TOVA A NOEL  
[REDACTED]  
BRONX NY 10456-3118

**Your Account Summary**

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	934.35
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>934.35</b>
Loans		Balance
Personal	\$	5,176.64
<b>TOTAL LOANS</b>	<b>\$</b>	<b>5,176.64</b>

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Monitor balances, transactions and account activity through

**NYMCU®** Online Banking.

Login and select alerts.

**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			0.00
Feb 28	New Balance			0.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			1,813.95
Feb 01	Withdrawal - Online Transfer To Loan 21	-185.00		1,628.95

MCU Account #

Statement Period: 02/01/19 - 02/28/19

Page 2 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Withdrawal - Online ACH TRANSFER TO Navy FCU 7066652871 ID 0000427090	-543.22		1,085.73
Feb 01	Withdrawal - ACH - PROG ADVANCED TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED	-147.16		938.57
Feb 02	Withdrawal - POS #046599 TARGET T-2475 700 Exterior St Bronx NY	-89.28		849.29
Feb 05	Withdrawal - VISA - Visa Purchase 02/04 RED LOBSTER 0469 BRONX NY	-72.91		776.38
Feb 06	Withdrawal - VISA - Visa Purchase 02/05 SQC*TRACEY GROOMS 8774174551 CA	-145.00		631.38
Feb 06	Deposit - ACH - Square Inc TYPE: Tova ID: 8800429876 CO: Square Inc		145.00	776.38
Feb 07	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,902.82	2,679.20
Feb 08	Withdrawal - ATM - #005232 MCU 1225 GERARD AVE. BRONX NY A1A17110	-600.00		2,079.20
Feb 08	Withdrawal - VISA - Visa Purchase 02/08 SUZETTES LINGERIE YONKERS NY	-45.10		2,034.10
Feb 08	Withdrawal - VISA - Visa Purchase 02/08 BATH AND BODY WORKS 363 YONKERS NY	-35.38		1,998.72
Feb 08	Withdrawal - VISA - Visa Purchase 02/08 BATH AND BODY WORKS 363 YONKERS NY	-33.75		1,964.97
Feb 08	Withdrawal - VISA - Visa Purchase 02/08 BATH AND BODY WORKS 363 YONKERS NY	-37.56		1,927.41
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 SHAKE SHACK - 1165 646-747-7200 NY	-23.56		1,903.85
Feb 10	Deposit - VISA - SQC*Tova Noel Visa Direct CA Date 02/10/19		51.22	1,955.07
Feb 10	Withdrawal - ATM - #842391 ACTORS FCU 86 EAST 167TH STREET BRONX NY	-200.00		1,755.07
Feb 10	Withdrawal - ATM Fee ACTORS FCU 86 EAST 167TH STREET BRONX NY	-3.00		1,752.07
Feb 10	Withdrawal - ATM - #842586 ACTORS FCU 86 EAST 167TH STREET BRONX NY	-100.00		1,652.07
Feb 10	Withdrawal - ATM Fee ACTORS FCU 86 EAST 167TH STREET BRONX NY	-3.00		1,649.07
Feb 11	Withdrawal - VISA - Visa Purchase 02/11 SPEEDWAY 07838 BRONX NY	-45.00		1,604.07
Feb 12	Withdrawal - VISA - Visa Purchase 02/11 NYCDOT PARKING METERS LONG IS CITY NY	-11.00		1,593.07
Feb 12	Withdrawal - VISA - Visa Purchase 02/11 BEAVER ST PARKING LLC NEW YORK NY	-50.00		1,543.07
Feb 14	Withdrawal - VISA - Visa Purchase 02/14 TERRACE FISH & CHIPS NEW YORK NY	-13.05		1,530.02
Feb 17	Withdrawal - ATM - #009160 MCU 755 CO-OP CITY BLVD.#2 BRONX NY A1A00311	-280.00		1,250.02
Feb 17	Withdrawal - VISA - Visa Purchase 02/17 JACKS 99 STORE NEW YORK NY	-13.54		1,236.48
Feb 18	Withdrawal - VISA - Visa Purchase 02/17 HAND WASH & DETAIL CENT BRONX NY	-34.00		1,202.48
Feb 21	Withdrawal - VISA - Visa Purchase 02/21 UBER TRIP G5LSR HELP.UBER.COM CA	-		1,193.62

**FASTRACK CHECKING**

(continued) S 02

Date	Transaction	Withdrawals	Deposits	Balance
Feb 21	Withdrawal - VISA - Visa Purchase 02/21 UBER EATS GDSUF HELP.UBER.COM CA	-45.04		1,148.58
Feb 21	Withdrawal - VISA - Visa Purchase 02/21 SPEEDWAY 07838 BRONX NY	-48.78		1,099.80
Feb 22	Withdrawal - VISA - Visa Purchase 02/21 COLUMBIA UNIVERSITY CLI FORT LEE NJ	-50.00		1,049.80
Feb 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,716.49	2,766.29
Feb 23	Withdrawal - ATM - #007545 MCU 1225 GERARD AVE. BRONX NY A1A17110	-1,000.00		1,766.29
Feb 23	Withdrawal - VISA - Visa Purchase 02/23 COSTCO WHSE #0241 NEW ROCHELLE NY	-215.69		1,550.60
Feb 24	Withdrawal - VISA - Visa Purchase 02/23 JCPENNEY 2718 BRONX NY	-296.14		1,254.46
Feb 25	Withdrawal - VISA - Visa Purchase 02/23 VICTORIA'S NAILS & SPA BRONX NY	-72.00		1,182.46
Feb 25	Withdrawal - VISA - Visa Purchase 02/25 TOLLS BY MAIL 800-333-8655 NY	-8.50		1,173.96
Feb 26	Withdrawal - VISA - Visa Purchase 02/25 AT&T*BILL PAYMENT 111-222-3333 GA	-34.46		1,139.50
Feb 27	Withdrawal - VISA - Visa Purchase 02/27 UBER TRIP HELP.UBER.COM CA	-5.15		1,134.35
Feb 28	Withdrawal - ATM - #009046 MCU 1225 GERARD AVE. BRONX NY A1A17110	-200.00		934.35
<b>Feb 28</b>	<b>New Balance</b>			<b>934.35</b>
Totals For This Period:		-4,695.13	3,815.53	

**SIGNATURE**

L 21

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Feb 01</b>	<b>Previous Balance</b>					<b>5,312.10</b>
Feb 01	Payment - Online Transfer From Share 02	-185.00		38.12	-146.88	5,165.22
Feb 28	Advance - Insurance Single Life	2.07			2.07	5,167.29
Feb 28	Advance - Insurance Disability	9.35			9.35	5,176.64
<b>Feb 28</b>	<b>New Balance</b>					<b>5,176.64</b>
Totals For This Period		-173.58	0.00	38.12	-	

Annual Percentage Rate: 10.500%  
 Periodic Rate (Daily): .028767%  
 A Payment of 185.00 is due on 03/12/19  
 Interest Due through 02/28/19: 41.61

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 23.13  
 Total Interest Charged in 2019 94.24

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		
				+	\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):		
				\$	
		TOTAL:	5. CARRY OVER OUTSTANDING CHECK TOTAL.		
				\$	
			6. REGISTER BALANCE (4 MINUS 5):		
				\$	

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+ 0956847 000175874 0MCUDA 0630100  
MS TOVA A NOEL  
[REDACTED]  
BRONX NY 10456-3118

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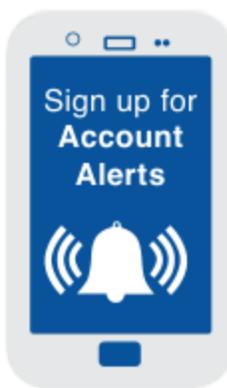
Apply today at [REDACTED] /personal

**Your Account Summary**

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	1,813.95
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,813.95</b>
Loans		Balance
Personal	\$	5,312.10
<b>TOTAL LOANS</b>	<b>\$</b>	<b>5,312.10</b>

Monitor balances, transactions and account activity through [REDACTED] Online Banking.

Login and select alerts.



**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	Previous Balance			0.00
Jan 31	New Balance			0.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	Previous Balance			427.94
Jan 02	Withdrawal - ACH - PROG ADVANCED	-151.20		276.74

MCU Account #

Statement Period: 01/01/19 - 01/31/19

Page 2 of 3

**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED			
Jan 03	Withdrawal - VISA - Visa Purchase 01/02 3695 Dominos Pizza 212-802-4444 NY	-17.39		259.35
Jan 07	Withdrawal - Online Transfer To Loan 21 Mobile Transfer.	-185.00		74.35
Jan 08	Withdrawal - ACH - CON ED OF NY TYPE: INTELL CK ID: 2462467002 CO: CON ED OF NY	-69.74		4.61
Jan 17	Deposit - ACH - JPMorgan Chase TYPE: Ext Trnsfr ID: 9200502231 CO: JPMorgan Chase		147.00	151.61
Jan 29	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		4,044.28	4,195.89
Jan 30	Withdrawal - VISA - Visa Purchase 01/29 NYCFINANCECONVENIENCEFE NEW YORK NY	-2.30		4,193.59
Jan 30	Withdrawal - VISA - Visa Purchase 01/29 DOF PARKINGANDCAMERA TI NEW YORK NY	-115.00		4,078.59
Jan 30	Withdrawal - ATM - #003110 MCU 1225 GERARD AVE. BRONX NY A1A17110	-300.00		3,778.59
Jan 30	Withdrawal - VISA - Visa Purchase 01/30 VERIZON*ONETIMEPAY VERIZON.COM FL	-164.07		3,614.52
Jan 31	Withdrawal - VISA - Visa Purchase 01/29 AT&T*BILL PAYMENT WWW.ATT.COM TX	-84.95		3,529.57
Jan 31	Withdrawal - Online ACH TRANSFER TO JPMorgan Chase Bank National Association 750832685 ID 0000426383	-1,715.62		1,813.95
Jan 31	<b>New Balance</b>			<b>1,813.95</b>
Totals For This Period:		-2,805.27	4,191.28	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Jan 01	<b>Previous Balance</b>					<b>5,429.27</b>
Jan 07	Payment - Online Transfer From Share 02 Mobile Transfer.	-185.00		56.12	-128.88	5,300.39
Jan 31	Advance - Insurance Single Life	2.12			2.12	5,302.51
Jan 31	Advance - Insurance Disability	9.59			9.59	5,312.10
Jan 31	<b>New Balance</b>					<b>5,312.10</b>
Totals For This Period		-173.29	0.00	56.12	-117.17	

Annual Percentage Rate: 10.500%  
 Periodic Rate (Daily): .028767%  
 A Payment of 185.00 is due on 02/12/19  
 Interest Due through 01/31/19: 38.12

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 11.71  
 Total Interest Charged in 2019 56.12

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at [REDACTED] Box [REDACTED], New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT. \$		
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT. + \$		
			+ \$		
			+ \$		
			4. TOTAL (2 PLUS 3): \$		
			5. CARRY OVER OUTSTANDING CHECK TOTAL. \$		
			6. REGISTER BALANCE (4 MINUS 5): \$		
	TOTAL:				

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 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: █████  
 Statement Period: █████

07/01/19 - 07/31/19

+ 0329201 000181236 0MCUDA 0630100  
 MS TOVA A NOEL  
 █████  
 BRONX NY 10456-3118

### Your Account Summary

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	769.39
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>769.39</b>
Loans		Balance
Personal	\$	4,519.11
<b>TOTAL LOANS</b>	<b>\$</b>	<b>4,519.11</b>

### MCU News & Promotions

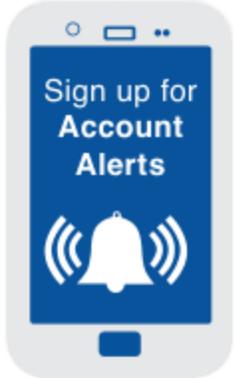
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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			0.00
Jul 31	New Balance			0.00

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			1,519.01
Jul 01	Withdrawal - VISA - Visa Purchase	-4.99		1,514.02

MCU Account #

Statement Period: 07/01/19 - 07/31/19

Page 2 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	06/30 UBER TRIP HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-59.00		1,455.02
Jul 01	07/01 SPEEDWAY 07838 BRONX NY Withdrawal - ATM - #009956	-400.00		1,055.02
Jul 01	MCU 755 CO-OP CITY BLVD.#5 BRONX NY A1A00314 Withdrawal - VISA - Visa Purchase	-64.99		990.03
Jul 02	07/01 JCPENNEY 2718 BRONX NY Withdrawal - VISA - Visa Purchase	-78.13		911.90
Jul 02	07/01 APPLEBEES 892561994802 BRONX NY Withdrawal - ACH - PROG ADVANCED	-160.37		751.53
Jul 03	TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED Withdrawal - ATM - #001494	-160.00		591.53
Jul 03	MCU 755 CO-OP CITY BLVD.#5 BRONX NY A1A00314 Withdrawal - Online Transfer To Loan 21	-185.00		406.53
Jul 03	Mobile Transfer. Deposit - ACH - DFEC TREAS 310		1,033.96	1,440.49
Jul 06	TYPE: MISC PAY ID: 9101036151 CO: DFEC TREAS 310 Withdrawal - ATM - #009259	-460.00		980.49
Jul 07	MCU 355 East 149TH ST.#2 BRONX NY A1A14912 Withdrawal - POS #046995	-15.04		965.45
Jul 08	KEY FOOD 1766 256 E 167TH ST BRONX NY Withdrawal - VISA - Visa Purchase	-195.82		769.63
Jul 08	07/08 PAYPAL *XUCHANGRUIS 4029357733 HK Withdrawal - Card Fee	-1.96		767.67
Jul 11	VISA INTERNATIONAL SERVICE ASSESSMENT Date 07/08/19 Withdrawal - POS #574942	-106.17		661.50
Jul 12	AMAZON.COM*MH11T46D1 SEATTLE WA Withdrawal - VISA - Visa Purchase	-22.84		638.66
Jul 12	07/11 3695 Dominos Pizza 212-802-4444 NY Deposit - ACH - AGRI TREAS 310		1,470.46	2,109.12
Jul 13	TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310 Withdrawal - VISA - Visa Purchase	-22.84		2,086.28
Jul 13	07/12 SOPHIES CUBAN CUISINE NEW YORK NY Withdrawal - ATM - #004526	-500.00		1,586.28
Jul 14	MCU 357 East 149TH ST.#1 BRONX NY A1A14011 Withdrawal - VISA - Visa Purchase	-89.86		1,496.42
Jul 14	07/14 TST* CODE RED RESTARUAN BRONX NY Withdrawal - VISA - Visa Purchase	-95.35		1,401.07
Jul 15	07/14 FSI*CONED BILL PAYMENT 866-405-1924 NY Withdrawal - VISA - Visa Purchase	-144.84		1,256.23
Jul 16	07/15 VERIZON*ONETIMEPAY VERIZON.COM FL Withdrawal - VISA - Visa Purchase	-16.96		1,239.27
Jul 16	07/15 WENDY'S RESTAURANT TANNERSVILLE PA Withdrawal - VISA - Visa Purchase	-9.00		1,230.27
Jul 16	07/15 KALAHARI RESTAURANT - P POCONO MANOR PA Withdrawal - VISA - Visa Purchase	-28.92		1,201.35
Jul 17	07/15 KALAHARI RESTAURANT - P POCONO MANOR PA Withdrawal - VISA - Visa Purchase	-22.49		1,178.86
Jul 17	07/17 UBER EATS HELP.UBER.COM CA Withdrawal - ACH - BENEFEDS FEDVIP	-76.83		1,102.03
	TYPE: Web Pay ID: 1222528268 CO: BENEFEDS FEDVIP			

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 17	Withdrawal - VISA - Visa Purchase 07/17 EZPASS PREPAID TOLL 800-333-8655 NY	-50.00		1,052.03
Jul 18	Withdrawal - VISA - Visa Purchase 07/17 PAYPAL *CAKESBYLISA 402-935-7733 CA	-85.00		967.03
Jul 19	Withdrawal - ATM - #005031 MCU 755 CO-OP CITY BLVD.#6 BRONX NY A1A00315	-200.00		767.03
Jul 20	Withdrawal - VISA - Visa Purchase 07/18 GABRIELLES NY INC. PELHAM MANOR NY	-27.92		739.11
Jul 20	Withdrawal - VISA - Visa Purchase 07/19 FIVE STAR HAND WASH BRONX NY	-28.30		710.81
Jul 20	Withdrawal - VISA - Visa Purchase 07/20 BP#9793803LOTUS THIRD A BRONX NY	-59.00		651.81
Jul 20	Withdrawal - VISA - Visa Purchase 07/19 AUNTIE ANNE'S YONKERS NY	-9.33		642.48
Jul 21	Withdrawal - VISA - Visa Purchase 07/21 UBER EATS 866-576-1039 CA	-19.98		622.50
Jul 22	Withdrawal - POS #338700 NEW YORK & COMPANY #0045 200 BAYCHESTER AVE BRONX NY	-47.97		574.53
Jul 22	Withdrawal - VISA - Visa Purchase 07/21 WOK WOK SOUTHEAST ASIA NEW YORK NY	-19.42		555.11
Jul 23	Withdrawal - VISA - Visa Purchase 07/22 POPEYES 5575 BRONX NY	-9.78		545.33
Jul 23	Withdrawal - ATM - #002597 MCU 1225 GERARD AVE. BRONX NY A1A17110	-100.00		445.33
Jul 23	Withdrawal - VISA - Visa Purchase 07/22 CINNABON #6563 BRONX NY	-7.27		438.06
Jul 24	Withdrawal - VISA - Visa Purchase 07/22 VICTORIA'S NAILS & SPA BRONX NY	-128.00		310.06
Jul 26	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,424.49	1,734.55
Jul 26	Withdrawal - VISA - Visa Purchase 07/25 SOPHIES CUBAN CUISINE NEW YORK NY	-15.44		1,719.11
Jul 27	Withdrawal - VISA - Visa Purchase 07/26 ATOMIC WINGS NEW YORK NY	-15.00		1,704.11
Jul 27	Withdrawal - POS #083407 FIVE STAR HAND WASH 1865 WEBSTER AVE BRONX NY	-32.05		1,672.06
Jul 28	Withdrawal - VISA - Visa Purchase 07/27 SQ *FACEBYANA 877-417-4551 NY	-25.00		1,647.06
Jul 29	Withdrawal - VISA - Visa Purchase 07/27 AT&T*PREMIER EBIL WWW.ATT.COM GA	-118.28		1,528.78
Jul 29	Withdrawal - ATM - #005159 MCU 1225 GERARD AVE. BRONX NY A1A17110	-700.00		828.78
Jul 30	Withdrawal - VISA - Visa Purchase 07/30 SPEEDWAY 07838 1201 WEB BRONX NY	-59.39		769.39
<b>Jul 31</b>	<b>New Balance</b>			<b>769.39</b>
Totals For This Period:		-4,678.53	3,928.91	

MCU Account #

Statement Period: 07/01/19 - 07/31/19

Page 4 of 4

**SIGNATURE**

L 21

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Jul 01</b>	<b>Previous Balance</b>					<b>4,656.71</b>
Jul 03	Payment - Online Transfer From Share 02 Mobile Transfer.	-185.00		37.44	-147.56	4,509.15
Jul 31	Advance - Insurance Single Life	1.80			1.80	4,510.95
Jul 31	Advance - Insurance Disability	8.16			8.16	4,519.11
<b>Jul 31</b>	<b>New Balance</b>					<b>4,519.11</b>
Totals For This Period		-175.04	0.00	37.44	-137.60	

Annual Percentage Rate: 10.500%  
 Periodic Rate (Daily): .028767%  
 A Payment of 185.00 is due on 08/12/19  
 Interest Due through 07/31/19: 37.62

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 75.89  
 Total Interest Charged in 2019 308.95

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

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- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING	
CHECK NUMBER	CHECK DATE	\$ AMOUNT		
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.	
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.	\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	\$
				\$
				\$
			4. TOTAL (2 PLUS 3):	\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.	\$
			6. REGISTER BALANCE (4 MINUS 5):	\$
		TOTAL:		

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

Your savings federally insured to at least \$250,000  
 and backed by the full faith and credit of the United States Government

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P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

06/01/19 - 06/30/19

+ 0320164 000211195 0MCUDA 0630100  
 MS TOVA A NOFI  
 [REDACTED]  
 BRONX NY 10456-3118

### Your Account Summary

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	1,519.01
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,519.01</b>
Loans		Balance
Personal	\$	4,656.71
<b>TOTAL LOANS</b>	<b>\$</b>	<b>4,656.71</b>

### MCU News & Promotions

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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			0.00
Jun 30	New Balance			0.00

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			6.43
Jun 05	Deposit - ACH - JPMorgan Chase		185.00	191.43

MCU Account #

Statement Period: 06/01/19 - 06/30/19

Page 2 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: Ext Trnsfr ID: 9200502231 CO: JPMorgan Chase			
Jun 05	Withdrawal - Online Transfer To Loan 21 Mobile Transfer.	-185.00		6.43
Jun 13	Deposit - ACH - DFEC TREAS 310 TYPE: MISC PAY ID: 9101036151 CO: DFEC TREAS 310		2,279.25	2,285.68
Jun 13	Withdrawal - ATM - #005885 MCU 1225 GERARD AVE. BRONX NY A1A17110	-400.00		1,885.68
Jun 13	Withdrawal - VISA - Visa Purchase 06/13 FSI*CONED BILL PAYMENT 866-405-1924 NY	-47.84		1,837.84
Jun 14	Withdrawal - VISA - Visa Purchase 06/13 AT&T*PREMIER EBIL WWW.ATT.COM GA	-117.01		1,720.83
Jun 14	Withdrawal - VISA - Visa Purchase 06/14 FOOTACTION 57744 YONKERS NY	-239.53		1,481.30
Jun 14	Withdrawal - VISA - Visa Purchase 06/14 VERIZON*ONETIMEPAY VERIZON.COM FL	-144.84		1,336.46
Jun 14	Deposit - ACH - DOJ TREAS 310 TYPE: MISC PAY ID: 9101036151 CO: DOJ TREAS 310		600.00	1,936.46
Jun 14	Withdrawal - VISA - Visa Purchase 06/14 EZPASS PREPAID TOLL 800-333-8655 NY	-219.00		1,717.46
Jun 15	Withdrawal - VISA - Visa Purchase 06/13 HB LIQUORS #602 YONKERS NY	-81.62		1,635.84
Jun 15	Withdrawal - VISA - Visa Purchase 06/15 FOOT LOCKER 08584 YONKERS NY	-212.85		1,422.99
Jun 16	Withdrawal - VISA - Visa Purchase 06/15 SLAYEDBYSHANA INSTAGRAM.COM NY	-25.00		1,397.99
Jun 17	Withdrawal - VISA - Visa Purchase 06/16 BAHAMA BREEZE 0053047 PARAMUS NJ	-158.85		1,239.14
Jun 18	Withdrawal - VISA - Visa Purchase 06/17 FUN SHOP/STAGE MAKEUP 281-291-0707 TX	-38.00		1,201.14
Jun 18	Withdrawal - ATM - #007372 MCU 1225 GERARD AVE. BRONX NY A1A17110	-100.00		1,101.14
Jun 18	Withdrawal - VISA - Visa Purchase 06/17 AD MEYERS UNIFORMS - FL BROOKLYN NY	-65.95		1,035.19
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 JP BEAUTY SUPPLY BRONX NY	-70.66		964.53
Jun 20	Withdrawal - VISA - Visa Purchase 06/20 SHELL SERVICE STATION BRONX NY	-71.00		893.53
Jun 21	Withdrawal - VISA - Visa Purchase 06/20 AD MEYERS UNIFORMS - FL BROOKLYN NY	-164.85		728.68
Jun 21	Withdrawal - VISA - Visa Purchase 06/20 AD MEYERS UNIFORMS - FL BROOKLYN NY	-84.99		643.69
Jun 22	Withdrawal - POS #238095 FIVE STAR HAND WASH 1865 WEBSTER AVE BRONX NY	-31.29		612.40
Jun 24	Withdrawal - VISA - Visa Purchase 06/22 VICTORIA'S NAILS & SPA BRONX NY	-37.00		575.40
Jun 25	Withdrawal - POS #756105 AMAZON.COM*M68YY59E0 SEATTLE WA	-44.42		530.98
Jun 25	Withdrawal - ATM - #009063 MCU 1225 GERARD AVE. BRONX NY A1A17110	-100.00		430.98
Jun 25	Withdrawal - VISA - Visa Purchase 06/24 CINNABON #6563 BRONX NY	-7.27		423.71
Jun 26	Withdrawal - VISA - Visa Purchase 06/24 VICTORIA'S NAILS & SPA BRONX NY	-85.00		338.71

MCU Account #

Statement Period: 06/01/19 - 06/30/19

Page 3 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 26	Withdrawal - VISA - Visa Purchase 06/25 DIGICEL DING*45013821 876-380-7626 FL	-25.00		313.71
Jun 26	Withdrawal - VISA - Visa Purchase 06/26 AMZN Mktp US*M67491RT2 Amzn.com/bill WA	-11.97		301.74
Jun 27	Deposit - ACH - DFEC TREAS 310 TYPE: MISC PAY ID: 9101036151 CO: DFEC TREAS 310		1,278.47	1,580.21
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 DOF PARKING OPERATIONS 212-639-9675 NY	-60.00		1,520.21
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 DOF PARKING SERVICE FEE 212-639-9675 NY	-1.20		1,519.01
<b>Jun 30</b>	<b>New Balance</b>			<b>1,519.01</b>
Totals For This Period:		-2,830.14	4,342.72	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Jun 01</b>	<b>Previous Balance</b>					<b>4,787.45</b>
Jun 05	Payment - Online Transfer From Share 02 Mobile Transfer.	-185.00		43.99	-141.01	4,646.44
Jun 30	Advance - Insurance Single Life	1.86			1.86	4,648.30
Jun 30	Advance - Insurance Disability	8.41			8.41	4,656.71
<b>Jun 30</b>	<b>New Balance</b>					<b>4,656.71</b>
Totals For This Period		-174.73	0.00	43.99	-130.74	

Annual Percentage Rate: 10.500%  
 Periodic Rate (Daily): .028767%  
 A Payment of 185.00 is due on 07/12/19  
 Interest Due through 06/30/19: 34.76

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 65.93  
 Total Interest Charged in 2019 271.51

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

MCU Account # XXXXXXXXXX

Statement Period: 06/01/19 - 06/30/19

Page 4 of 4

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

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# NCUA

National Credit Union Administration, a U.S. Government Agency

+ 0976078 000206679 0MCUDA 0630100  
MS TOVA A NOEL  
[REDACTED]  
BRONX NY 10456-3118

**Your Account Summary**

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	198.62
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>198.62</b>
Loans		Balance
Personal	\$	5,044.37
<b>TOTAL LOANS</b>	<b>\$</b>	<b>5,044.37</b>

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**NYMCU®** Online Banking.

Login and select alerts.

**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			0.00
Mar 31	New Balance			0.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			934.35
Mar 02	Withdrawal - Online Transfer To Loan 21	-185.00		749.35

MCU Account #

Statement Period: 03/01/19 - 03/31/19

Page 2 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	Mobile Transfer.			
Mar 02	Withdrawal - VISA - Visa Purchase 03/01 UBER TRIP HELP.UBER.COM CA	-5.15		744.20
Mar 04	Withdrawal - Online ACH TRANSFER TO Navy FCU 7066652871 ID 0000441227	-546.89		197.31
Mar 04	Withdrawal - ACH - PROG ADVANCED TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED	-147.16		50.15
Mar 07	Withdrawal - VISA - Visa Purchase 03/06 UBER TRIP HELP.UBER.COM CA	-17.24		32.91
Mar 08	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,173.94	2,206.85
Mar 08	Withdrawal - ATM - #001043 MCU 1225 GERARD AVE. BRONX NY A1A17110	-600.00		1,606.85
Mar 09	Withdrawal - VISA - Visa Purchase 03/08 WU *2313522898 877-989-3268 CA	-160.99		1,445.86
Mar 09	Withdrawal - VISA - Visa Purchase 03/09 UBER TRIP HELP.UBER.COM CA	-19.82		1,426.04
Mar 10	Withdrawal - VISA - Visa Purchase 03/10 SPEEDWAY 07838 BRONX NY	-57.00		1,369.04
Mar 11	Withdrawal - POS #031202 NWS AMERICAN EAGLE 482306 680 WHITE PLAINS ROAD SCARSDALE NY	-132.88		1,236.16
Mar 11	Withdrawal - ATM - #001172 MCU 1225 GERARD AVE. BRONX NY A1A17110	-180.00		1,056.16
Mar 12	Withdrawal - VISA - Visa Purchase 03/11 NYCDOT PARKING METERS LONG IS CITY NY	-5.00		1,051.16
Mar 12	Withdrawal - VISA - Visa Purchase 03/11 CENTER FOR WOMENS REPRO NEW YORK NY	-50.00		1,001.16
Mar 17	Withdrawal - VISA - Visa Purchase 03/16 DIGICEL DING TOPUP 876-380-7626 FL	-20.00		981.16
Mar 17	Withdrawal - VISA - Visa Purchase 03/16 DIGICEL DING TOPUP 876-380-7626 FL	-20.00		961.16
Mar 17	Withdrawal - VISA - Visa Purchase 03/16 IMPERIAL CAFE BRONX NY	-10.85		950.31
Mar 18	Withdrawal - ATM - #001883 MCU 755 CO-OP CITY BLVD.#5 BRONX NY A1A00314	-100.00		850.31
Mar 18	Withdrawal - VISA - Visa Purchase 03/18 VICTORIA'S SECRET #1609 BRONX NY	-107.42		742.89
Mar 18	Withdrawal - VISA - Visa Purchase 03/18 OLD NAVY US 4546 BRONX NY	-89.07		653.82
Mar 19	Withdrawal - VISA - Visa Purchase 03/18 IMPERIAL CAFE BRONX NY	-18.95		634.87
Mar 20	Withdrawal - VISA - Visa Purchase 03/18 VICTORIA'S NAILS & SPA BRONX NY	-84.00		550.87
Mar 20	Withdrawal - VISA - Visa Purchase 03/19 AT&T*BILL PAYMENT 800-331-0500 GA	-117.23		433.64
Mar 21	Withdrawal - VISA - Visa Purchase 03/21 WESTERN-BEEF 029 2050 W BRONX NY	-54.58		379.06
Mar 22	Withdrawal - VISA - Visa Purchase 03/21 NetBeauty +441416280576 GB	-112.90		266.16
Mar 22	Withdrawal - Card Fee VISA INTERNATIONAL SERVICE ASSESSMENT Date 03/21/19	-1.13		265.03

MCU Account #

Statement Period: 03/01/19 - 03/31/19

Page 3 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,522.95	1,787.98
Mar 22	Withdrawal - POS #037333 BJS WHOLESALE #0 610 EXTERIOR ST Bronx NY	-57.44		1,730.54
Mar 23	Withdrawal - VISA - Visa Purchase 03/22 MONEYGRAM US 000-000-0000 TX	-135.00		1,595.54
Mar 23	Withdrawal - ATM - #008902 MCU 1225 GERARD AVE. BRONX NY A1A17110	-700.00		895.54
Mar 24	Withdrawal - VISA - Visa Purchase 03/23 SP * FASHIONNOVA.COM FNOVA.MYSHOPI CA	-90.97		804.57
Mar 25	Withdrawal - POS #469873 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		799.07
Mar 25	Withdrawal - VISA - Visa Purchase 03/25 VICTORIA'S SECRET #1350 NEW YORK NY	-208.25		590.82
Mar 26	Withdrawal - VISA - Visa Purchase 03/25 WHITE CASTLE 100002 BRONX NY	-8.37		582.45
Mar 27	Withdrawal - VISA - Visa Purchase 03/27 UBR PENDING.UBER.COM HELP.UBER.COM CA	-55.77		526.68
Mar 27	Withdrawal - ATM - #000195 MCU 1225 GERARD AVE. BRONX NY A1A17110	-300.00		226.68
Mar 29	Withdrawal - VISA - Visa Purchase 03/28 UBER TRIP HELP.UBER.COM CA	-28.06		198.62
Mar 31	<b>New Balance</b>			<b>198.62</b>
Totals For This Period:		-4,432.62	3,696.89	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Mar 01	<b>Previous Balance</b>					<b>5,176.64</b>
Mar 02	Payment - Online Transfer From Share 02 Mobile Transfer.	-185.00		41.61	-143.39	5,033.25
Mar 31	Advance - Insurance Single Life	2.01			2.01	5,035.26
Mar 31	Advance - Insurance Disability	9.11			9.11	5,044.37
Mar 31	<b>New Balance</b>					<b>5,044.37</b>
Totals For This Period		-173.88	0.00	41.61	-132.27	

Annual Percentage Rate: 10.500%  
 Periodic Rate (Daily): .028767%  
 A Payment of 185.00 is due on 04/12/19  
 Interest Due through 03/31/19: 44.89

2019 Totals Year-to-Date

Total Fees Charged in 2019	34.25
Total Interest Charged in 2019	135.85

**YEAR TO DATE TOTALS**

Total Dividends YTD	0.00
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MCU Account # XXXXXXXXXX

Statement Period: 03/01/19 - 03/31/19

Page 4 of 4

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
			+	\$	
			+	\$	
			+	\$	
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
	TOTAL:				

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

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P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

05/01/19 - 05/31/19

+ 0310263 000179360 0MCUDA 0630100  
 MS TOVA A NOEL  
 [REDACTED]  
 BRONX NY 10456-3118

### Your Account Summary

Deposits		Balance
Primary Share	\$	0.00
Checking	\$	6.43
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>6.43</b>
Loans		Balance
Personal	\$	4,787.45
<b>TOTAL LOANS</b>	<b>\$</b>	<b>4,787.45</b>

### MCU News & Promotions

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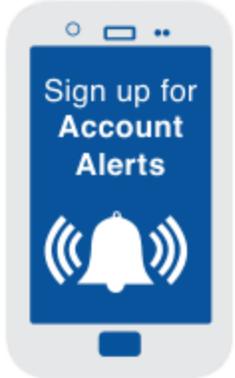
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 June 22: 9am-6pm  
 June 23: 11am-4pm

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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			0.00
May 31	New Balance			0.00

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			1,222.77
May 01	Withdrawal - VISA - Visa Purchase	-121.48		1,101.29

MCU Account #

Statement Period: 05/01/19 - 05/31/19

Page 2 of 4

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 02	05/01 PALM TREE MARKETPL BRONX NY Withdrawal - ACH - PROG ADVANCED TYPE: INS PREM ID: 9409348070 CO: PROG ADVANCED	-147.16		954.13
May 03	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,138.21	2,092.34
May 04	Withdrawal - ATM - #004858 MCU 755 CO-OP CITY BLVD.#4 BRONX NY A1A00313	-650.00		1,442.34
May 04	Withdrawal - ATM - #004859 MCU 755 CO-OP CITY BLVD.#4 BRONX NY A1A00313	-200.00		1,242.34
May 04	Withdrawal - Online Transfer To Loan 21 Mobile Transfer.	-185.00		1,057.34
May 04	Withdrawal - POS #027832 TARGET T-1887 500 East Sandford Blvd Mount Vernon NY	-22.47		1,034.87
May 04	Withdrawal - VISA - Visa Purchase 05/04 FSI*CONED BILL PAYMENT 866-405-1924 NY	-72.62		962.25
May 06	Withdrawal - VISA - Visa Purchase 05/06 VERIZON*ONETIMEPAY VERIZON.COM FL	-178.27		783.98
May 07	Withdrawal - ATM - #004632 MCU 1225 GERARD AVE. BRONX NY A1A17110	-100.00		683.98
May 10	Withdrawal - POS #034855 TARGET T-2475 700 Exterior St Bronx NY	-103.94		580.04
May 10	Withdrawal - VISA - Visa Purchase 05/10 UBER EATS HELP.UBER.COM CA	-57.66		522.38
May 11	Withdrawal - VISA - Visa Purchase 05/11 COSTCO WHSE #0321 YONKERS NY	-185.61		336.77
May 12	Withdrawal - POS #516396 NST BEST BUY #374 230810 2458 CENTRAL PARK AVE YONKERS NY	-82.72		254.05
May 13	Withdrawal - VISA - Visa Purchase 05/12 CINEMA DE LUX YONKERS NY	-37.50		216.55
May 13	Withdrawal - VISA - Visa Purchase 05/12 CINEMA DE LUX YONKERS NY	-28.92		187.63
May 13	Withdrawal - VISA - Visa Purchase 05/13 BLISS BEAUTY WORLD BRONX NY	-3.26		184.37
May 13	Withdrawal - POS #210904 OMO BEAUTY ZONE 162929 374 E. FORDHAM RD BRONX NY	-29.89		154.48
May 13	Withdrawal - ATM - #006326 MCU 1225 GERARD AVE. BRONX NY A1A17110	-100.00		54.48
May 14	Withdrawal - VISA - Visa Purchase 05/13 FIVE STAR DISCOUNT BRONX NY	-15.01		39.47
May 15	Withdrawal - VISA - Visa Purchase 05/15 UBER TRIP HELP.UBER.COM CA	-3.97		35.50
May 17	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		97.12	132.62
May 19	Withdrawal - VISA - Visa Purchase 05/18 CINNABON #6563 BRONX NY	-4.45		128.17
May 20	Withdrawal - VISA - Visa Purchase 05/18 VICTORIA'S NAILS & SPA BRONX NY	-56.00		72.17
May 22	Withdrawal - VISA - Visa Purchase 05/21 UBER EATS HELP.UBER.COM CA	-38.85		33.32
May 23	Withdrawal - VISA - Visa Purchase	-26.89		6.43

EFTA00133657



MCU Account # [REDACTED]

Statement Period: 05/01/19 - 05/31/19

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SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

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**NCUA**

National Credit Union Administration, a U.S. Government Agency

Account Number:	[REDACTED]	Current Relationship Code:	0
Branch:	[REDACTED]	Relationship Code:	Regular
Account Type:	General Membership	Relationship Override:	Regular
Member Group:	1	Rel Override Eff Date:	__/__/__
Restricted Access:	Normal	Rel Override Exp Date:	__/__/__

Open Date:	09/23/2016	Head of Household:	Head of Household
Last FM Date:	08/22/2019	Household Account:	
Record Change Date:	09/01/2019	Household Statement:	Do not consolidate statement
Activity Date:	08/29/2019	Statement Mail Code:	Use individual mail codes
Purged Rec Activity Dt:	__/__/__	E-Statement Email Notify:	No E-mail notification
Correspondence Date:	__/__/__	E-Statement Enable:	Enable E-Statement only
Proxy Date:	__/__/__	State Reporting:	
Close Date:	__/__/__	Created By User:	569
FM History Purge Date:	04/30/2019	Created At Branch:	502

Reference:		US Cash Rcvd Amount:	0.00
Membership Status:	Natural Person	US Cash Disb Amount:	0.00
Commercial Code:	Consumer	Frgn Cash Rcvd Amt:	0.00
Check Hold Base Amount:	0.00	Frgn Cash Disb Amt:	0.00
Check Dep Total Amount:	0.00	Frgn Cash Rcvd Units:	0.00
Check Dep Total Date:	__/__/__	Frgn Cash Disb Units:	0.00
Non-Reg CC Check Hold Base Amt:	0.00	Wire Received Amount:	0.00
Non-Reg CC Check Dep Total Amt:	0.00	Wire Disbursed Amount:	0.00
Enable Floats:	No CU Float allowed		

**Warnings:**

Warning 01 Code:	DELINQUENT LOAN	Warning 01 Expiration:	04/13/2017
Warning 02 Code:	<None>	Warning 02 Expiration:	__/__/__
Warning 03 Code:	<None>	Warning 03 Expiration:	__/__/__
Warning 04 Code:	<None>	Warning 04 Expiration:	__/__/__
Warning 05 Code:	<None>	Warning 05 Expiration:	__/__/__
Warning 06 Code:	<None>	Warning 06 Expiration:	__/__/__
Warning 07 Code:	<None>	Warning 07 Expiration:	__/__/__
Warning 08 Code:	<None>	Warning 08 Expiration:	__/__/__
Warning 09 Code:	<None>	Warning 09 Expiration:	__/__/__
Warning 10 Code:	<None>	Warning 10 Expiration:	__/__/__
Warning 11 Code:	<None>	Warning 11 Expiration:	__/__/__
Warning 12 Code:	<None>	Warning 12 Expiration:	__/__/__
Warning 13 Code:	<None>	Warning 13 Expiration:	__/__/__
Warning 14 Code:	<None>	Warning 14 Expiration:	__/__/__
Warning 15 Code:	<None>	Warning 15 Expiration:	__/__/__
Warning 16 Code:	<None>	Warning 16 Expiration:	__/__/__
Warning 17 Code:	<None>	Warning 17 Expiration:	__/__/__
Warning 18 Code:	<None>	Warning 18 Expiration:	__/__/__
Warning 19 Code:	<None>	Warning 19 Expiration:	__/__/__
Warning 20 Code:	<None>	Warning 20 Expiration:	__/__/__

**Payment History:**

Payments Made:	33
16- 30 Days DQ:	0
31- 60 Days DQ:	0
61- 90 Days DQ:	0
91-120 Days DQ:	0
121 and up Days DQ:	0

**Audio/HB Security:**

Audio/HB Frozen Mode:	Audio/HB is not frozen
Invalid Attempt Count:	0
Last Inv Attempt Date:	__/__/__
Last Inv Attempt Time:	12:00 AM

**NSF History:**

NSF Month 01 Day Count:	0	NSF Month 13 Day Count:	0
NSF Month 02 Day Count:	0	NSF Month 14 Day Count:	0
NSF Month 03 Day Count:	0	NSF Month 15 Day Count:	2
NSF Month 04 Day Count:	0	NSF Month 16 Day Count:	4
NSF Month 05 Day Count:	0	NSF Month 17 Day Count:	1

NSF Month 06 Day Count:	0	NSF Month 18 Day Count:	0
NSF Month 07 Day Count:	0	NSF Month 19 Day Count:	0
NSF Month 08 Day Count:	0	NSF Month 20 Day Count:	0
NSF Month 09 Day Count:	0	NSF Month 21 Day Count:	0
NSF Month 10 Day Count:	0	NSF Month 22 Day Count:	0
NSF Month 11 Day Count:	0	NSF Month 23 Day Count:	0
NSF Month 12 Day Count:	0	NSF Month 24 Day Count:	0
		NSF Today Count:	0

**Fee Capping:**

Capped Fees Amount Cap:	0.00	Capped Fees Amount This Period:	0.00
Capped Fees Count Cap:	0	Capped Fees Count This Period:	0

**Daily Limits:**

Limit Usage Date: 08/29/2019

Limit 1 Description:		Limit 4 Description:	
Limit 1:	0.00	Limit 4:	0.00
Limit 1 Amount:	0.00	Limit 4 Amount:	0.00
Limit 1 Count Limit:	0	Limit 4 Count Limit:	0
Limit 1 Count:	0	Limit 4 Count:	0
Limit 1 Per Item Limit:	0.00	Limit 4 Per Item Limit:	0.00

Limit 2 Description:		Limit 5 Description:	
Limit 2:	0.00	Limit 5:	0.00
Limit 2 Amount:	0.00	Limit 5 Amount:	0.00
Limit 2 Count Limit:	0	Limit 5 Count Limit:	0
Limit 2 Count:	0	Limit 5 Count:	0
Limit 2 Per Item Limit:	0.00	Limit 5 Per Item Limit:	0.00

Limit 3 Description:		Limit 6 Description:	
Limit 3:	0.00	Limit 6:	0.00
Limit 3 Amount:	0.00	Limit 6 Amount:	0.00
Limit 3 Count Limit:	0	Limit 6 Count Limit:	0
Limit 3 Count:	0	Limit 6 Count:	0
Limit 3 Per Item Limit:	0.00	Limit 6 Per Item Limit:	0.00

**Custom Fields:**

Privacy Option:  
 Membership Source: BR  
 Certified By:  
 Marketing Promo Code:

**Member Name Information:**

Title:	MS	Birth Date:	07/27/1988
First Name:	TOVA	Death Date:	__/__/__
Middle Name:	A	Sex:	
Last Name:	NOEL	Mother's Maiden Name:	[REDACTED]
Suffix:		SSN/TIN:	[REDACTED]
Name Format:	Individual	SSN/TIN Type:	Individual SSN
Preferred Contact:	Not Specified:	U.S. Person Flag:	U.S. Person
Home Phone:		Current Employer:	STUDENT
Work Phone:		Occupation:	
Work Phone Ext:		Curr Gross Mo Pay:	1,000.00
Mobile Phone:	[REDACTED]	Curr Net Mo Pay:	0.00
Phone Type:	Domestic	Curr Mo Pay Last Updated:	09/23/2016
Pager Number:		Restricted Access:	Normal
E-Mail Address:	[REDACTED]	MBR Status:	Member
Alt E-Mail Address:		<b>FinCEN Information:</b>	
Preferred Contact Method:	Not Specified	CTR Exempt:	Not Exempt
DBA Title:		Legal Entity Identifier:	
DBA First Name:		Beneficial Owner Type:	None
DBA Middle Name:		Beneficial Owner Percentage:	0.000%
DBA Last Name:		<b>Nonresident Alien Reporting:</b>	
DBA Suffix:		IRS Country Code:	
DBA Name Format:	Individual	NRA Tax Rate:	30.000%

**Military APR Information:**

Active Duty:	Not in Active Duty Service
Active Duty Verification Date:	__/__/__
Active Duty Start Date:	__/__/__
Active Duty Separation Date:	__/__/__

**Member Address Information:**

Address Type:	Domestic address	Extra Address:	
Street:	[REDACTED]	Country:	
City:	BRONX	Country Code:	
State:	NY	Carrier Route:	C003
Zip Code:	10456-3118		

**Name Record Information:**

MBR Number Link:	[REDACTED]	ADDR Number Link:	[REDACTED]
MBR Number Link Chg Date:	09/23/2016	ADDR Number Link Chg Date:	09/23/2016
License:	276750230	Copy other Name:	
Address Verify Date:	__/__/__	Name Type:	Primary
Mail Override:	No override	Name SubType:	2
ECOA Code:	Individual	Name Change Date:	09/23/2016
Beneficiary Percent:	0.000%	Address Change Date:	09/23/2016
Extra Information:		Credit Rpt Address Change Date:	09/23/2016
SSN Change Date:	09/23/2016	Effective Date:	__/__/__
SSN/TIN Override:	No override	Expiration Date:	__/__/__
SSN/TIN Certification:	SSN/TIN is certified	Last FM Date:	09/23/2016
IRS Correction:	No Correction	MBR Last FM Date:	09/23/2016
Amendment Number:	0	ADDR Last FM Date:	09/23/2016
Credit Report Consumer Info:		Confidential:	Unclassified
Credit Rpt Consumer Date:	__/__/__	Credit Rpt Address Indicator:	
Use as Marketing Address:	No	CR Address Indicator Date:	__/__/__

**Identification 1:**

Documentary Flag 1:	Documentary Identification
ID Type 1:	State Drivers License
ID Description 1:	NYS

**Identification 2:**

Documentary Flag 2:	Documentary Identification
ID Type 2:	School Identification
ID Description 2:	CUNY

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

[REDACTED]  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
07/27/2020  
\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

[REDACTED]  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
08/31/2017  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Y  
VER:NY

**BUSINESS RECORD CERTIFICATION**

(Pursuant to C.P.L.R. 3122-a)

State of New York )

) s.s: [REDACTED] [REDACTED] SSN# [REDACTED] Our Reference: SUB9316-DJ,

County of New York )

Danielle Jones, being duly sworn, deposes and says:

1. I am a duly authorized custodian of the attached records and am authorized to make the within certification of behalf of Municipal Credit Union.
2. To the best of my knowledge, after reasonable inquiry, the records or copies thereof are accurate versions of the documents described in the subpoena duces tecum (a copy of which I annexed hereto) that are in the possession, custody, or control of Municipal Credit Union, the recipient of the subpoena.
3. To the best of my knowledge, after reasonable inquiry, the records and copies produced:  
 represent all the documents described in the subpoena duces tecum  
(or)  
 do not represent a complete set of the documents described in the subpoena duces tecum. The missing documents, and the reason for their absence, are as follows:

Description of Missing Document	Reason for Absence
Checks	Not Applicable
Credit Cards Statements	Not Applicable

These records do not contain Suspicious Activity Reports or Currency Transaction Reports. Municipal Credit Union's BSA Department will respond directly to any request for Suspicious Activity Reports or Currency Transaction Reports.

4. The records and copies produced were made by personnel or staff of Municipal Credit Union, or persons acting under their control, in the regular course of business, at the time of the act, transaction, occurrence or event recorded therein, or within a reasonable time thereafter, and that it was in the regular course of Municipal Credit Union's business to make or maintain these records.

Danielle Jones 9/4/19  
Signature/Date

State of New York  
County of NY

Sworn to before me this 4<sup>th</sup> day of Sept, 2019

Patricia Gonzalez  
NOTARY PUBLIC

PATRICIA GONZALEZ  
Notary Public, State of New York  
No. [REDACTED]  
Qualified in Queens County  
Term Expires April 12, 2022

**CLUB ACCOUNTS**

VACATION

Transfer to Shares

Single Account

Joint Account

HOLIDAY

Transfer to Shares

Transfer to Checking

Stay in

Transfer to Checking

Stay in

Account No. [REDACTED]

[REDACTED]  
Member Name

[REDACTED]  
Social Security Number

[REDACTED]  
Home Address

Brooklyn  
City

NY  
State

11/01/84  
Date of Birth

Place of Birth

[REDACTED]  
Home Phone

2  
ID Type

[REDACTED]  
ID Number

NYS DL  
ID Description

11/0  
ID Exp

**INFORMATION ON JOINT MEMBER**

Name

Social Security Number

Home Address

City

State

Work Phone Number

Home Phone

Employer Name

ID Type

ID Number

ID Description

ID Exp

The undersigned acknowledges receipt of a copy, and agrees to be governed by the rules and regulations of the Municipal Credit Union applicable to Vacation Club Accounts as now in effect and as amended from time to time.

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number; and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividend income, or because the Revenue Service has notified me that I am no longer subject to backup withholding.

*Roseline Silva*

SIGNATURE OF PRIMARY MEMBER

01/21/09  
DATE

SIGNATURE OF JOINT MEMBER

01/21/09  
DATE

Account Number: [REDACTED] Basis for Membership: Office Of Probation

Please tell us about yourself  ChexSystems: Pass

[REDACTED] [REDACTED] J

Last Name First Name Middle Name Suffix ( Jr. Sr.)

[REDACTED] [REDACTED] [REDACTED] [REDACTED]

Date of Birth Social Security Number Mother's Maiden Name Home Phone Number

[REDACTED] BROOKLYN NY 11205

Street Address (including Apt #) City State ZIP

Mailing Address (including Apt #) City State ZIP

DEPT OF PROBATION 33 BEAVER STREET 18TH FL

Employer Employer Address

NEW YORK NY 10004 [REDACTED]

City State ZIP Work Phone Number Cell Phone Number

[REDACTED]@PROBATION.GOV RSILVIA@PROBATION.GOV

Email Address Re-type Email Address (for verification)

State Drivers Licens [REDACTED] NYS DL 11/01/10

ID 1 Type ID 1 Number ID 1 Description ID 1 Expiration Date

Job Identification [REDACTED] PROBATION 12/31/09

ID 2 Type ID 2 Number ID 2 Description ID 2 Expiration Date

ID 3 Type ID 3 Number ID 3 Description ID 3 Expiration Date

Joint Account Holder  ChexSystems

Last Name First Name Middle Name Suffix ( Jr. Sr.)

Date of Birth Social Security Number Mother's Maiden Name Home Phone Number

Street Address (including Apt #) City State ZIP

Mailing Address (including Apt #) City State ZIP

Employer Employer Address

City State ZIP Work Phone Number Cell Phone Number

Email Address Re-type Email Address (for verification)

ID 1 Type ID 1 Number ID 1 Description ID 1 Expiration Date

ID 2 Type ID 2 Number ID 2 Description ID 2 Expiration Date

ID 3 Type ID 3 Number ID 3 Description ID 3 Expiration Date

**Beneficiary Information (optional)**

\_\_\_\_\_  
 Last Name First Name Middle Name Suffix (Jr.Sr.II)  
 \_\_\_\_\_  
 MOTHER  
 \_\_\_\_\_  
 Date of Birth Social Security Number Relationship to member Home Phone Number  
 SAME  
 \_\_\_\_\_  
 Street Address (including Apt#) City State ZIP

**Beneficiary Information (optional)**

\_\_\_\_\_  
 Last Name First Name Middle Name Suffix (Jr.Sr.II)  
 \_\_\_\_\_  
 Date of Birth Social Security Number Relationship to member Home Phone Number  
 \_\_\_\_\_  
 Street Address (including Apt#) City State ZIP

**Accounts/Services To Open:**

- Shares       FasTrack checking       ATM/Check Card       Alternative Checking  
 Money Market       Touch Tone Teller       MCU OnLine Banking       Order Checks

Date: 01/21/09

I hereby apply for membership and subscribe for at least one share (\$5.00) in the Municipal Credit Union and agree to conform to its By-Laws and amendments thereof. I agree to be governed by the Account Agreement, Rules and Regulations and Schedule of Dividends, Service Charges and Fees of the Municipal Credit Union applicable to Share, FasTrack Checking, Vacation, Holiday and Money Market accounts as now in effect and as from time to time amended. I agree to be bound by the terms and conditions of the MCU Cash Connection, MCU ATM/Check Card, MCU OnLine Banking, and Touch Tone Teller Agreements (which will be later mailed/provided to me), upon my first use of such service(s).

I understand that the designations made on this signature card/form will apply to all MCU deposit accounts which are or will be in the future maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), and will have the effect of revoking all previous designations made with regard to such accounts.

If a joint tenant has been designated on this signature card, it is agreed that these accounts be payable to either of us and upon the death of one of us, to the survivor. Also, it is agreed that any joint tenant may, without the consent of or notice to the other, pledge all or any part of the shares in these accounts as collateral security for a loan with MCU. If a beneficiary (beneficiaries) has (or have) been designated on this signature card, it is agreed that this is a voluntary and revocable trust, and that upon my/our death, the funds in these accounts, and all other deposit accounts maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), will become the property of the named beneficiary or beneficiaries who are alive at the time of my/our death in equal proportions. If both a joint tenant and a beneficiary (or beneficiaries) have been designated on this signature card, it is agreed that the beneficiary(ies) will only acquire an interest in these accounts upon the death of the last surviving joint tenant.

By signing below, I/We authorize Municipal Credit Union to perform a credit investigation including the verification of the information on this application. Verification of income and employment may also be required.

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number; and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or because the Internal Revenue Service has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

\_\_\_\_\_  
 Account Holder Signature 01/21/09  
Date

\_\_\_\_\_  
 Joint Account Holder Signature Date

- Yes, I elect to accept the Check Imaging option and agree to pay the associated service charge.  
 If Joint Account Holder requests an MCU ATM/Check Card, check this box.

\_\_\_\_\_  
 Sponsor Account Number Brooklyn Branch  
Branch Name \_\_\_\_\_  
Member Service Representative

+ 0301366 000088253 0MCUDA 0630100 P3

[REDACTED]  
BROOKLYN NY 11205-2228

**Your Account Summary**

Deposits		Balance
Primary Share	\$	4,102.31
Checking	\$	318.29
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>4,420.60</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

**MCU News & Promotions**

Life can truly **BE REWARDING.**  
— MCU TRUE Rewards VISA® Card

**MCU** | Learn more at [nymcu.org/truerewards](http://nymcu.org/truerewards)

Monitor balances, transactions and account activity through

**NYMCU®** Online Banking.

Login and select alerts.

**PRIMARY SHARE** **S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			7,832.31
Apr 04	Withdrawal - Online Transfer To Share 02	-30.00		7,802.31
Apr 14	Withdrawal - Online Transfer To Share 02	-2,800.00		5,002.31
Apr 20	Deposit - Online Transfer From Share 02		1,500.00	6,502.31
Apr 29	Withdrawal - Online Transfer To Share 02	-100.00		6,402.31
Apr 30	Withdrawal - Online Transfer To Share 02	-2,300.00		4,102.31
Apr 30	New Balance			4,102.31
Totals For This Period:		-5,230.00	1,500.00	

MCU Account #

Statement Period: 04/01/19 - 04/30/19

Page 2 of 5

**PRIMARY SHARE****(continued) S 01**

Dividends Year to Date 0.81

**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Apr 01</b>	<b>Previous Balance</b>			<b>469.25</b>
Apr 01	Withdrawal - VISA - Visa Purchase 04/01 MARRIOTT BROOKLYN BRID BROOKLYN NY	-293.81		175.44
Apr 03	Withdrawal - POS #231430 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-22.56		152.88
Apr 04	Deposit - Online Transfer From Share 01		30.00	182.88
Apr 04	Withdrawal - VISA - Visa Purchase 04/04 WALGREENS STORE 9408 3R BROOKLYN NY	-35.87		147.01
Apr 05	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,347.23	1,494.24
Apr 05	Withdrawal - POS #054448 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-228.14		1,266.10
Apr 06	Withdrawal - VISA - Visa Purchase 04/04 REDBOX *DVD RENTAL OAKBROOK TER IL	-3.81		1,262.29
Apr 06	Withdrawal - VISA - Visa Purchase 04/06 WALGREENS STORE 9408 3R BROOKLYN NY	-32.28		1,230.01
Apr 06	Withdrawal - ATM - #006015 MCU 340 JAY ST.#2 BROOKLYN NY A1A01612	-300.00		930.01
Apr 06	Withdrawal - POS #801556 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		924.51
Apr 06	Withdrawal - VISA - Visa Purchase 04/05 REDBOX *DVD RENTAL OAKBROOK TER IL	-1.91		922.60
Apr 06	Withdrawal - POS #776429 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-1.00		921.60
Apr 07	Withdrawal - VISA - Visa Purchase 04/06 NYCDOT PARKING METERS LONG IS CITY NY	-0.25		921.35
Apr 07	Withdrawal - VISA - Visa Purchase 04/07 DMNICH HR SLN BY THERES BROOKLYN NY	-55.00		866.35
Apr 08	Withdrawal - VISA - Visa Purchase 04/06 COOKIE'S FULTON BROOKLYN NY	-59.29		807.06
Apr 08	Withdrawal - ACH - CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	-483.59		323.47
Apr 09	Withdrawal - VISA - Visa Purchase 04/09 CITGO-WINDHORSE BROOKLYN NY	-47.62		275.85
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 NYCDOT PARKING METERS LONG IS CITY NY	-0.50		275.35
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 LOS POLLITOS III BROOKLYN NY	-39.19		236.16
Apr 12	Withdrawal - POS #620840 NNT THE HALAL SPOT 071485 474 MYRTLE AVE BROOKLYN NY	-21.02		215.14
Apr 12	Withdrawal - VISA - Visa Purchase 04/12 WALGREENS STORE 9408 3R BROOKLYN NY	-9.24		205.90
Apr 13	Withdrawal - POS #016995 CLAIRE'S #6517 90 15 QUEENS BLVD ELMHURST NY	-30.03		175.87
Apr 13	Withdrawal - VISA - Visa Purchase 04/13 SQ *SHAKE SHACK Queens NY	-21.84		154.03

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 13	Withdrawal - VISA - Visa Purchase 04/13 BROOKLYN PUBLIC LIBRARY 718-230-2165 NY	-40.99		113.04
Apr 14	Withdrawal - VISA - Visa Purchase 04/13 JCPENNEY 2814 ELMHURST NY	-10.89		102.15
Apr 14	Deposit - Online Transfer From Share 01		2,800.00	2,902.15
Apr 14	Withdrawal - POS #891693 SAKS OFF 5TH 709 RT 32 GRAPEVINE COURT # CENTRALVALLEY NY	-46.85		2,855.30
Apr 14	Withdrawal - VISA - Visa Purchase 04/14 7 FOR ALL MANKIND #802 CENTRAL VALLE NY	-260.29		2,595.01
Apr 14	Withdrawal - POS #050778 NWS AMERICAN EAGLE 070696 974 GRAPEVINE COURT CENTRAL VALLE NY	-22.47		2,572.54
Apr 14	Withdrawal - POS #125750 GUCCI 49 302 RED APPLE CT CENTRAL VALLE NY	-733.09		1,839.45
Apr 14	Withdrawal - POS #015776 NNT GIANNI VERSACE 581710 300 RED APPLE CT CENTRAL VLY NY	-135.16		1,704.29
Apr 14	Withdrawal - VISA - Visa Purchase 04/14 REDBOX *DVD RENTAL 866-733-2693 IL	-7.62		1,696.67
Apr 14	Withdrawal - POS #160223 NNT POLO/RL HARRIMA571057 3940 ROUTE 32 CENTRAL VALLE NY	-64.13		1,632.54
Apr 15	Withdrawal - POS #223621 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-32.63		1,599.91
Apr 16	Withdrawal - VISA - Visa Purchase 04/15 CORTE CAFE 724-2831878 NY	-16.00		1,583.91
Apr 17	Withdrawal - VISA - Visa Purchase 04/16 CAFE DELI-CIOUS NEW YORK NY	-13.49		1,570.42
Apr 18	Withdrawal - VISA - Visa Purchase 04/17 CAFE DELI-CIOUS NEW YORK NY	-10.10		1,560.32
Apr 18	Withdrawal - POS #668651 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		1,554.82
Apr 19	Withdrawal - VISA - Visa Purchase 04/18 SQ *ENERGY FUEL BAY BROOKLYN NY	-6.80		1,548.02
Apr 19	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		962.82	2,510.84
Apr 19	Withdrawal - POS #554439 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		2,505.34
Apr 19	Withdrawal - POS #006521 TARGET T-1849 139 Flatbush Ave Brooklyn NY	-48.98		2,456.36
Apr 19	Withdrawal - VISA - Visa Purchase 04/19 CITGO-WINDHORSE BROOKLYN NY	-49.92		2,406.44
Apr 20	Withdrawal - Online Transfer To Share 01	-1,500.00		906.44
Apr 20	Withdrawal - VISA - Visa Purchase 04/19 AROME CAFE NEW YORK NY	-10.96		895.48
Apr 20	Withdrawal - VISA - Visa Purchase 04/13 NYCDOT PARKING METERS LONG IS CITY NY	-1.50		893.98
Apr 20	Withdrawal - VISA - Visa Purchase 04/13 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		892.73
Apr 20	Withdrawal - VISA - Visa Purchase 04/20 FAMILY VENDING INC NEW YORK NY	-5.16		887.57
Apr 20	Withdrawal - VISA - Visa Purchase	-23.55		864.02

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued)****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 21	04/20 RITE AID STORE - 3888 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-22.05		841.97
Apr 21	04/20 SQ *ENERGY FUEL BAY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-33.00		808.97
Apr 22	04/21 DMNICH HR SLN BY THERES BROOKLYN NY Withdrawal - VISA - Visa Purchase	-43.29		765.68
Apr 22	04/19 BUFFALO WILD WINGS 3331 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-4.34		761.34
Apr 22	04/21 BELLEVUE AUBONPAIN 233 NEW YORK NY Withdrawal - ACH - GEICO TYPE: GEICO PYMT ID: 1530075853 CO: GEICO	-257.60		503.74
Apr 23	Withdrawal - VISA - Visa Purchase 04/21 Asian Express NEW YORK NY	-10.75		492.99
Apr 23	Withdrawal - VISA - Visa Purchase 04/21 Asian Express NEW YORK NY	-11.50		481.49
Apr 23	Withdrawal - VISA - Visa Purchase 04/23 Duane Reade STO 305 BRO NEW YORK NY	-3.26		478.23
Apr 23	Withdrawal - ACH - CAPITAL ONE TYPE: PHONE PYMT ID: 9541719987 CO: CAPITAL ONE	-71.33		406.90
Apr 24	Withdrawal - VISA - Visa Purchase 04/23 AROME CAFE NEW YORK NY	-11.16		395.74
Apr 25	Withdrawal - ATM - #000613 PAY-O-MATIC 151 VANDERBILT AVENUE BROOKLYN NY	-42.50		353.24
Apr 26	Withdrawal - VISA - Visa Purchase 04/26 RITE AID STORE - 4202 NEW YORK NY	-39.99		313.25
Apr 26	Withdrawal - VISA - Visa Purchase 04/25 SOPHIES CUBAN CUISINE NEW YORK NY	-18.81		294.44
Apr 27	Withdrawal - VISA - Visa Purchase 04/27 MADISON BAGEL & GRILL NEW YORK NY	-10.60		283.84
Apr 27	Withdrawal - POS #029385 BJS WHOLESALE #0 339 GATEWAY DR BROOKLYN NY	-105.08		178.76
Apr 27	Withdrawal - VISA - Visa Purchase 04/27 SHOPRITEGATEWAYCENTRS1 BROOKLYN NY	-54.51		124.25
Apr 27	Withdrawal - POS #060947 T J MAXX #1368 410 GATEWAY DR BROOKLYN NY	-22.84		101.41
Apr 27	Withdrawal - POS #374551 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-8.70		92.71
Apr 29	Deposit - Online Transfer From Share 01		100.00	192.71
Apr 30	Withdrawal - POS #021862 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-11.00		181.71
Apr 30	Deposit - Online Transfer From Share 01		2,300.00	2,481.71
Apr 30	Withdrawal - VISA - Visa Purchase 04/30 BLOOMYS 001 1000 TH NEW YORK NY	-2,052.29		429.42
Apr 30	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-111.13		318.29
<b>Apr 30</b>	<b>New Balance</b>			<b>318.29</b>
Totals For This Period:		-7,691.01	7,540.05	

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.81

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT. <span style="float: right;">\$</span>		
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT. <span style="float: right;">+</span> <span style="float: right;">\$</span>		
			<span style="float: right;">+</span> <span style="float: right;">\$</span>		
			<span style="float: right;">+</span> <span style="float: right;">\$</span>		
			4. TOTAL (2 PLUS 3): <span style="float: right;">\$</span>		
			5. CARRY OVER OUTSTANDING CHECK TOTAL. <span style="float: right;">\$</span>		
			6. REGISTER BALANCE (4 MINUS 5): <span style="float: right;">\$</span>		
	TOTAL:				

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

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NCUA

National Credit Union Administration, a U.S. Government Agency



MCU Account #

Statement Period: 02/01/19 - 02/28/19

Page 2 of 5

**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	<b>Previous Balance</b>			<b>4,554.41</b>
Feb 01	Withdrawal - VISA - Visa Purchase 01/31 NYCDOT PARKING METERS LONG IS CITY NY	-0.75		4,553.66
Feb 01	Withdrawal - VISA - Visa Purchase 01/31 ACCESS SECURE DEPOS 800-546-6283 MO	-108.95		4,444.71
Feb 01	Withdrawal - POS #037501 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-16.52		4,428.19
Feb 01	Withdrawal - VISA - Visa Purchase 01/31 SUNOCO 0007172008 BROOKLYN NY	-46.43		4,381.76
Feb 01	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-111.23		4,270.53
Feb 01	Withdrawal - ACH - TIME WARNER CABL TYPE: CABLE PAY ID: C815013000 CO: TIME WARNER CABL	-181.77		4,088.76
Feb 02	Withdrawal - VISA - Visa Purchase 02/01 NYCDOT BAYRIDGE GARAGE LONG IS CITY NY	-4.50		4,084.26
Feb 02	Withdrawal - VISA - Visa Purchase 02/02 DMNICH HR SLN BY THERES BROOKLYN NY	-38.00		4,046.26
Feb 03	Withdrawal - VISA - Visa Purchase 02/01 168 NEW LUCKY NAIL SALO BROOKLYN NY	-51.00		3,995.26
Feb 03	Withdrawal - VISA - Visa Purchase 02/03 REDBOX *DVD RENTAL 866-733-2693 IL	-11.43		3,983.83
Feb 03	Withdrawal - VISA - Visa Purchase 02/03 WALGREENS STORE 9408 3R BROOKLYN NY	-29.66		3,954.17
Feb 05	Deposit - ACH - DOJ TREAS 310 TYPE: MISC PAY ID: 9101036151 CO: DOJ TREAS 310		600.00	4,554.17
Feb 06	Withdrawal - POS #589324 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		4,548.67
Feb 06	Withdrawal - Online Transfer To Share 01	-600.00		3,948.67
Feb 06	Withdrawal - ACH - AET ACH PPTL TYPE: ACH TRAN ID: 2136002961 CO: AET ACH PPTL	-56.00		3,892.67
Feb 07	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,215.04	6,107.71
Feb 07	Withdrawal - POS #060910 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-72.93		6,034.78
Feb 07	Withdrawal - VISA - Visa Purchase 02/07 CENTURY TWENTY ONE #20 BROOKLYN NY	-82.38		5,952.40
Feb 07	Withdrawal - VISA - Visa Purchase 02/07 CENTURY TWENTY ONE #20 BROOKLYN NY	-3.49		5,948.91
Feb 07	Withdrawal - VISA - Visa Purchase 02/07 WALGREENS STORE 9408 3R BROOKLYN NY	-21.36		5,927.55
Feb 08	Withdrawal - POS #025107 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-24.43		5,903.12
Feb 10	Withdrawal - VISA - Visa Purchase 02/08 168 NEW LUCKY NAIL SALO BROOKLYN NY	-37.00		5,866.12
Feb 10	Withdrawal - VISA - Visa Purchase 02/10 WALGREENS STORE 9408 3R BROOKLYN NY	-21.83		5,844.29
Feb 11	Withdrawal - VISA - Visa Purchase 02/11 METZ GROUP - MA5016 BROOKLYN NY	-8.29		5,836.00
Feb 11	Withdrawal - Online Transfer To Share 01	-2,000.00		3,836.00
Feb 12	Withdrawal - VISA - Visa Purchase	-8.00		3,828.00

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 13	02/12 JOHN'S DONUT SHOP CORP. BROOKLYN NY Withdrawal - VISA - Visa Purchase	-108.95		3,719.05
Feb 13	02/11 ACCESS SECURE DEPOS 800-546-6283 MO Withdrawal - VISA - Visa Purchase	-8.66		3,710.39
Feb 13	02/13 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-43.32		3,667.07
Feb 13	02/13 CITGO-WINDHORSE BROOKLYN NY Withdrawal - ATM - #115275	-103.00		3,564.07
Feb 13	95TH STREET-BAY RIDGE BROOKLYN NY Withdrawal - ACH - COMENITY PAY IO	-123.00		3,441.07
	TYPE: PHONE PYMT ID: 1651180275 CO: COMENITY PAY IO			
Feb 14	Withdrawal - POS #024851	-80.94		3,360.13
	T.J. MAXX # 1197 502 86TH ST BROOKLYN NY			
Feb 14	Withdrawal - POS #060952	-12.24		3,347.89
	USPS PO 35088603 8801 5TH AVE BROOKLYN NY			
Feb 14	Withdrawal - POS #018855	-14.35		3,333.54
	USPS PO 35088603 8801 5TH AVE BROOKLYN NY			
Feb 14	Withdrawal - POS #023014	-14.46		3,319.08
	NNT BURGER KING #02681730 1772 ROCKAWAY PARKWAY. BROOKLYN NY			
Feb 14	Withdrawal - POS #052222	-16.33		3,302.75
	DEALS 2120 ROCKAWAY PKWY BROOKLYN NY			
Feb 15	Withdrawal - VISA - Visa Purchase	-1.25		3,301.50
	02/14 NYCDOT PARKING METERS LONG IS CITY NY			
Feb 15	Withdrawal - VISA - Visa Purchase	-175.00		3,126.50
	02/14 JUST4URSOUL SERVICE LLC STONE MOUNTAI GA			
Feb 15	Withdrawal - VISA - Visa Purchase	-35.00		3,091.50
	02/15 DMNICH HR SLN BY THERES BROOKLYN NY			
Feb 15	Withdrawal - ATM - #000216	-100.00		2,991.50
	MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422			
Feb 16	Withdrawal - VISA - Visa Purchase	-48.00		2,943.50
	02/14 168 NEW LUCKY NAIL SALO BROOKLYN NY			
Feb 16	Withdrawal - VISA - Visa Purchase	-2.99		2,940.51
	02/16 MADISON BAGEL & GRILL NEW YORK NY			
Feb 16	Withdrawal - VISA - Visa Purchase	-44.07		2,896.44
	02/16 THE HOME DEPOT #1256 BROOKLYN NY			
Feb 16	Withdrawal - POS #023102	-72.27		2,824.17
	BJ'S WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY			
Feb 16	Withdrawal - VISA - Visa Purchase	-5.28		2,818.89
	02/16 WALGREENS STORE 9408 3R BROOKLYN NY			
Feb 17	Withdrawal - VISA - Visa Purchase	-9.53		2,809.36
	02/17 REDBOX *DVD RENTAL 866-733-2693 IL			
Feb 17	Withdrawal - VISA - Visa Purchase	-14.00		2,795.36
	02/16 ALPINE CINEMAS BROOKLYN NY			
Feb 17	Withdrawal - POS #749715	-9.19		2,786.17
	MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY			
Feb 19	Withdrawal - ACH - PLANET FIT	-10.45		2,775.72
	TYPE: CLUB FEES ID: 1710602737 CO: PLANET FIT			
Feb 19	Withdrawal - ACH - GEICO	-257.60		2,518.12
	TYPE: GEICO PYMT ID: 1530075853 CO: GEICO			
Feb 19	Withdrawal - VISA - Visa Purchase	-3.81		2,514.31
	02/19 REDBOX *DVD RENTAL 866-733-2693 IL			

MCU Account #

Statement Period: 02/01/19 - 02/28/19

Page 4 of 5

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 20	Deposit - ACH - SMARTPAYMENTPLAN TYPE: 8004816863 ID: 8004816863 CO: SMARTPAYMENTPLAN		0.01	2,514.32
Feb 20	Withdrawal - ACH - TIME WARNER CABL TYPE: CABLE PAY ID: C815013000 CO: TIME WARNER CABL	-197.56		2,316.76
Feb 21	Withdrawal - VISA - Visa Purchase 02/20 NYCDOT PARKING METERS LONG IS CITY NY	-0.75		2,316.01
Feb 21	Withdrawal - VISA - Visa Purchase 02/20 ACCESS SECURE DEPOS 800-546-6283 MO	-108.95		2,207.06
Feb 22	Withdrawal - VISA - Visa Purchase 02/22 BEDBATH&BEYOND# 850 Thi BROOKLYN NY	-5.35		2,201.71
Feb 22	Withdrawal - POS #797463 SAKS OFF 5TH 843 850 3RD AVE LIBERTY VIE BROOKLYN NY	-136.72		2,064.99
Feb 22	Withdrawal - VISA - Visa Purchase 02/22 WALGREENS STORE 9408 3R BROOKLYN NY	-9.48		2,055.51
Feb 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,606.00	3,661.51
Feb 22	Withdrawal - ACH - CAPITAL ONE TYPE: PHONE PYMT ID: 9541719987 CO: CAPITAL ONE	-67.53		3,593.98
Feb 23	Withdrawal - VISA - Visa Purchase 02/22 REDBOX *DVD RENTAL OAKBROOK TER IL	-1.91		3,592.07
Feb 23	Withdrawal - VISA - Visa Purchase 02/22 NYCDOT PARKING METERS LONG IS CITY NY	-1.50		3,590.57
Feb 23	Withdrawal - VISA - Visa Purchase 02/23 REDBOX *DVD RENTAL 866-733-2693 IL	-5.72		3,584.85
Feb 24	Withdrawal - Online Transfer To Share 01	-1,900.00		1,684.85
Feb 26	Deposit - ACH - IRS TREAS 310 TYPE: TAX REF ID: 9111736959 CO: IRS TREAS 310		2,099.00	3,783.85
Feb 26	Withdrawal - VISA - Visa Purchase 02/26 BP#5453345VERRAZANO SER BROOKLYN NY	-42.40		3,741.45
Feb 27	Withdrawal - VISA - Visa Purchase 02/26 SQ *ENERGY FUEL BAY BROOKLYN NY	-18.78		3,722.67
Feb 27	Withdrawal - VISA - Visa Purchase 02/26 METZ GROUP - MA5016 BROOKLYN NY	-4.44		3,718.23
Feb 27	Withdrawal - VISA - Visa Purchase 02/27 RITE AID STORE - 4202 NEW YORK NY	-10.87		3,707.36
Feb 27	Withdrawal - VISA - Visa Purchase 02/27 NIKE.COM 800-806-6453 OR	-255.09		3,452.27
Feb 28	Withdrawal - VISA - Visa Purchase 02/28 MADISON BAGEL & GRILL NEW YORK NY	-12.24		3,440.03
Feb 28	Withdrawal - VISA - Visa Purchase 02/28 WALGREENS STORE 9408 3R BROOKLYN NY	-28.99		3,411.04
Feb 28	Withdrawal - ACH - CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	-483.59		2,927.45
<b>Feb 28</b>	<b>New Balance</b>			<b>2,927.45</b>
Totals For This Period:		-8,147.01	6,520.05	

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

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LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
				+	\$
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
		TOTAL:			

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

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**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.50
Checking	\$	4,554.41
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>4,555.91</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

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**PRIMARY SHARE** **S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	Previous Balance			0.00
Jan 25	Deposit - ATM FEE REFUND		1.50	1.50
Jan 25	ATM FEE REFUND			
Jan 31	New Balance			1.50
Totals For This Period:		0.00	1.50	

MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	<b>Previous Balance</b>			<b>1,466.93</b>
Jan 01	Withdrawal - VISA - Visa Purchase 01/01 RITE AID STORE - 4202 NEW YORK NY	-14.30		1,452.63
Jan 02	Withdrawal - VISA - Visa Purchase 01/02 REDBOX *DVD RENTAL 866-733-2693 IL	-15.24		1,437.39
Jan 02	Withdrawal - POS #429831 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-28.49		1,408.90
Jan 02	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-128.40		1,280.50
Jan 03	Withdrawal - VISA - Visa Purchase 01/02 HOTEL TORTUGA NEW YORK NY	-33.10		1,247.40
Jan 03	Withdrawal - POS #012321 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-247.02		1,000.38
Jan 03	Withdrawal - POS #473214 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-12.05		988.33
Jan 03	Withdrawal - VISA - Visa Purchase 01/02 REDBOX *DVD RENTAL OAKBROOK TER IL	-3.81		984.52
Jan 04	Withdrawal - VISA - Visa Purchase 01/04 Duane Reade STO 436 86T BROOKLYN NY	-37.72		946.80
Jan 05	Withdrawal - VISA - Visa Purchase 01/05 APL*ITUNES.COM/BILL 800-275-2273 CA	-9.99		936.81
Jan 06	Withdrawal - VISA - Visa Purchase 01/04 168 NEW LUCKY NAIL SALO BROOKLYN NY	-58.00		878.81
Jan 07	Withdrawal - VISA - Visa Purchase 01/06 DD/BR #351339 Q35 NEW YORK NY	-6.29		872.52
Jan 09	Withdrawal - VISA - Visa Purchase 01/07 MCDONALD'S F4025 BROOKLYN NY	-9.24		863.28
Jan 09	Withdrawal - ACH - COMENITY PAY IO TYPE: PHONE PYMT ID: 1651180275 CO: COMENITY PAY IO	-64.00		799.28
Jan 10	Withdrawal - POS #027980 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		793.78
Jan 10	Withdrawal - ACH - AMEX EPAYMENT TYPE: ACH PMT ID: 0005000008 CO: AMEX EPAYMENT	-122.50		671.28
Jan 11	Withdrawal - Adjustment VISA - Credit Voucher 01/10 APL*ITUNES.COM/BILL 800-275-2273 CA		9.99	681.27
Jan 11	Withdrawal - POS #294509 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		675.77
Jan 11	Withdrawal - ATM - #002479 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-500.00		175.77
Jan 13	Withdrawal - POS #056621 DEALS 2120 ROCKAWAY PKWY BROOKLYN NY	-16.33		159.44
Jan 13	Withdrawal - VISA - Visa Purchase 01/13 RITE AID STORE - 3888 BROOKLYN NY	-1.51		157.93
Jan 13	Withdrawal - VISA - Visa Purchase 01/13 WALGREENS STORE 9408 3R BROOKLYN NY	-17.51		140.42
Jan 14	Withdrawal - VISA - Visa Purchase 01/14 DMNICH HR SLN BY THERES BROOKLYN NY	-33.00		107.42
Jan 15	Withdrawal - VISA - Visa Purchase 01/15 RITE AID STORE - 4202 NEW YORK NY	-3.26		104.16

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 17	Withdrawal - POS #550183 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		98.66
Jan 17	Withdrawal - ACH - PLANET FIT TYPE: CLUB FEES ID: 1710602737 CO: PLANET FIT	-10.45		88.21
Jan 19	Withdrawal - VISA - Visa Purchase 01/18 NYCDOT PARKING METERS LONG IS CITY NY	-3.00		85.21
Jan 19	Withdrawal - VISA - Visa Purchase 01/18 DUNKIN #352504 Q35 BROOKLYN NY	-12.98		72.23
Jan 21	Withdrawal - VISA - Visa Purchase 01/21 WALGREENS STORE 9408 3R BROOKLYN NY	-13.05		59.18
Jan 22	Withdrawal - ACH - CAPITAL ONE TYPE: PHONE PYMT ID: 9541719987 CO: CAPITAL ONE	-15.00		44.18
Jan 24	Withdrawal - VISA - Visa Purchase 01/24 SUNOCO 0007172008 BROOKLYN NY	-20.00		24.18
Jan 24	Withdrawal - POS #031539 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-16.30		7.88
Jan 28	Withdrawal - VISA - Visa Purchase 01/28 REDBOX *DVD RENTAL 866-733-2693 IL	-7.62		0.26
Jan 29	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		5,377.86	5,378.12
Jan 29	Withdrawal - VISA - Visa Purchase 01/29 WALGREENS STORE 9408 3R BROOKLYN NY	-14.04		5,364.08
Jan 31	Withdrawal - VISA - Visa Purchase 01/30 GOURMET GARDEN 8 BROOKLYN NY	-5.00		5,359.08
Jan 31	Withdrawal - VISA - Visa Purchase 01/31 MADISON BAGEL & GRILL NEW YORK NY	-11.66		5,347.42
Jan 31	Withdrawal - POS #057403 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-10.88		5,336.54
Jan 31	Withdrawal - POS #033340 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-44.95		5,291.59
Jan 31	Withdrawal - ACH - GEICO TYPE: GEICO PYMT ID: 1530075853 CO: GEICO	-253.60		5,037.99
Jan 31	Withdrawal - ACH - CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	-483.58		4,554.41
Jan 31	<b>New Balance</b>			<b>4,554.41</b>
Totals For This Period:		-2,290.38	5,377.86	

**YEAR TO DATE TOTALS**

Total Dividends YTD	0.00
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MCU Account # XXXXXXXXXX

Statement Period: 01/01/19 - 01/31/19

Page 4 of 4

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
	TOTAL:				

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P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

07/01/19 - 07/31/19

+ 0329201 000089445 0MCUDA 0630100

[REDACTED]  
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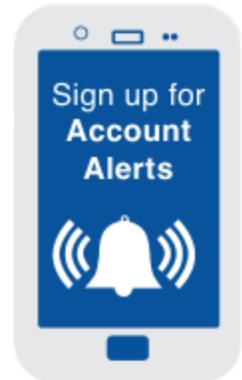
**Your Account Summary**

Deposits		Balance
Primary Share	\$	500.91
Checking	\$	2,027.08
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>2,527.99</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

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 transactions and  
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Login and  
 select alerts.



**PRIMARY SHARE**

**S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			1,000.91
Jul 10	Withdrawal - ATM - #005751 MCU 2142 RALPH AVE.#3 BROOKLYN NY A1A01312	-200.00		800.91
Jul 10	Withdrawal - Online Transfer To Share 02	-300.00		500.91
Jul 31	New Balance			500.91

Totals For This Period: -500.00 0.00

Dividends Year to Date 1.72

MCU Account #

Statement Period: 07/01/19 - 07/31/19

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**FASTRACK CHECKING****S 02**

<b>Date</b>	<b>Transaction</b>	<b>Withdrawals</b>	<b>Deposits</b>	<b>Balance</b>
<b>Jul 01</b>	<b>Previous Balance</b>			<b>2,333.79</b>
Jul 01	Withdrawal - VISA - Visa Purchase 06/30 DD/BR #351339 Q35 NEW YORK NY	-9.45		2,324.34
Jul 01	Withdrawal - VISA - Visa Purchase 07/01 BJMBRSHIP8002572582 800-257-2582 MA	-55.00		2,269.34
Jul 01	Withdrawal - ATM - #005755 MCU 2142 RALPH AVE.#3 BROOKLYN NY A1A01312	-100.00		2,169.34
Jul 01	Withdrawal - VISA - Visa Purchase 06/30 PIZZA HUT #6108 WOODBRIDGE NJ	-27.67		2,141.67
Jul 01	Withdrawal - ACH - STILLWATER INS TYPE: INS PREM ID: 1710900874 CO: STILLWATER INS	-9.72		2,131.95
Jul 02	Withdrawal - VISA - Visa Purchase 07/02 SHELL SERVICE STATION BROOKLYN NY	-52.28		2,079.67
Jul 02	Withdrawal - ACH - MTATB VIOLATION TYPE: ACH TRAN ID: 2136002961 CO: MTATB VIOLATION	-19.00		2,060.67
Jul 02	Withdrawal - ACH - AET ACH PPTL TYPE: ACH TRAN ID: 2136002961 CO: AET ACH PPTL	-155.50		1,905.17
Jul 04	Withdrawal - VISA - Visa Purchase 07/03 SPLISH SPLASH WEB 631-727-3600 NY	-15.00		1,890.17
Jul 04	Withdrawal - VISA - Visa Purchase 07/03 SPLISH SPLASH WEB 631-727-3600 NY	-147.08		1,743.09
Jul 04	Withdrawal - VISA - Visa Purchase 07/03 SPLISH SPLASH WEB 631-727-3600 NY	-11.90		1,731.19
Jul 04	Withdrawal - VISA - Visa Purchase 07/03 SPLISH SPLASH WEB 631-727-3600 NY	-7.05		1,724.14
Jul 04	Withdrawal - VISA - Visa Purchase 07/04 WALGREENS STORE 1303 SA COLONIA NJ	-9.64		1,714.50
Jul 04	Withdrawal - POS #023960 NNT POLO RALPH LAUR771947 651 KAPKOWSKI RD ELIZABETH NJ	-174.99		1,539.51
Jul 04	Withdrawal - Adjustment POS #023961 NNT POLO RALPH LAUR431362 651 KAPKOWSKI RD ELIZABETH NJ		17.50	1,557.01
Jul 04	Withdrawal - POS #360192 NBFS JERSEY GARDENS THE MILLS AT JERSEY GAR ELIZABETH NJ	-23.99		1,533.02
Jul 04	Withdrawal - POS #058751 CNS THE CHILDRENS P980635 651 KAPKOWSKI RD SPC220 ELIZABETH NJ	-49.43		1,483.59
Jul 05	Withdrawal - VISA - Visa Purchase 07/03 CHICK-FIL-A #03399 PORT JEFF STA NY	-40.30		1,443.29
Jul 05	Withdrawal - VISA - Visa Purchase 07/03 BEST LOCKERS SPLISH SP CALVERTON NY	-14.00		1,429.29
Jul 05	Withdrawal - VISA - Visa Purchase 07/05 RITE AID STORE - 4202 NEW YORK NY	-39.99		1,389.30
Jul 06	Withdrawal - VISA - Visa Purchase 07/05 TASTE OF ITALY AVENEL NJ	-22.78		1,366.52
Jul 06	Withdrawal - ATM - #005672 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-100.00		1,266.52
Jul 07	Withdrawal - VISA - Visa Purchase 07/07 SHOPRITE LINDEN S1 LINDEN NJ	-61.76		1,204.76
Jul 08	Withdrawal - VISA - Visa Purchase 07/07 DD/BR #351339 Q35 NEW YORK NY	-6.70		1,198.06

EFTA00133683

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 08	Withdrawal - ACH - COMCAST TYPE: CABLE ID: 0000213249 CO: COMCAST	-70.71		1,127.35
Jul 08	Withdrawal - ACH - CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	-484.18		643.17
Jul 09	Withdrawal - POS #013465 CNS PIERCING PAGODA970324 250 WOODBRIDGE CTR DR WOODBRIDGE NJ	-54.36		588.81
Jul 09	Withdrawal - ACH - COMENITY PAY IO TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY IO	-100.00		488.81
Jul 09	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-115.39		373.42
Jul 09	Withdrawal - VISA - Visa Purchase 07/09 VSS 1739 WOODBRIDGE NJ	-19.95		353.47
Jul 10	Withdrawal - VISA - Visa Purchase 07/09 NYCDOT PARKING METERS LONG IS CITY NY	-3.00		350.47
Jul 10	Withdrawal - VISA - Visa Purchase 07/09 NYCDOT PARKING METERS LONG IS CITY NY	-2.50		347.97
Jul 10	Withdrawal - Adjustment VISA - Credit Voucher 07/09 PIERCING PAGODA 00400 WOODBRIDGE NJ		4.80	352.77
Jul 10	Withdrawal - ATM - #005752 MCU 2142 RALPH AVE.#3 BROOKLYN NY A1A01312	-50.00		302.77
Jul 10	Deposit - Online Transfer From Share 01		300.00	602.77
Jul 11	Withdrawal - VISA - Visa Purchase 07/09 CHICK-FIL-A #03429 WOODBRIDGE NJ	-9.59		593.18
Jul 11	Withdrawal - VISA - Visa Purchase 07/10 DIMSUM SEAFOOD RESTAURA AVENEL NJ	-22.30		570.88
Jul 11	Withdrawal - VISA - Visa Purchase 07/11 DMNICH HR SLN BY THERES BROOKLYN NY	-58.00		512.88
Jul 11	Withdrawal - ACH - AMEX EPAYMENT TYPE: ACH PMT ID: 0005000008 CO: AMEX EPAYMENT	-180.70		332.18
Jul 12	Withdrawal - VISA - Visa Purchase 07/10 CHICK-FIL-A #03429 WOODBRIDGE NJ	-8.68		323.50
Jul 12	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,325.11	2,648.61
Jul 12	Withdrawal - POS #201013 OMO ATLANTIC AVE CA782582 571 WASHINGTON AVENUE CROWN HEIGHTS NY	-27.37		2,621.24
Jul 12	Withdrawal - ACH - SMARTPAYMENTPLAN TYPE: 8004816863 ID: 8004816863 CO: SMARTPAYMENTPLAN	-243.75		2,377.49
Jul 13	Withdrawal - VISA - Visa Purchase 07/12 NYCDOT PARKING METERS LONG IS CITY NY	-0.75		2,376.74
Jul 13	Withdrawal - VISA - Visa Purchase 07/13 MADISON BAGEL & GRILL NEW YORK NY	-14.69		2,362.05
Jul 14	Withdrawal - ATM - #003920 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-200.00		2,162.05
Jul 14	Withdrawal - VISA - Visa Purchase 07/14 RITE AID STORE - 4202 NEW YORK NY	-6.01		2,156.04
Jul 15	Withdrawal - VISA - Visa Purchase 07/14 DIMSUM SEAFOOD RESTAURA AVENEL NJ	-43.00		2,113.04
Jul 15	Withdrawal - POS #038959 BJS WHOLESALE #0 1001 E EDGAR RD LINDEN NJ	-158.26		1,954.78

MCU Account #

Statement Period: 07/01/19 - 07/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 15	Withdrawal - POS #046774 MARSHALLS #241 625 W EDGAR RD LINDEN NJ	-5.32		1,949.46
Jul 15	Withdrawal - VISA - Visa Purchase 07/15 SHOPRITE LINDEN S1 LINDEN NJ	-25.43		1,924.03
Jul 16	Withdrawal - VISA - Visa Purchase 07/14 WICHCRAFT NEW YORK NY	-12.52		1,911.51
Jul 16	Withdrawal - VISA - Visa Purchase 07/16 WALGREENS STORE 1303 SA COLONIA NJ	-52.18		1,859.33
Jul 17	Withdrawal - VISA - Visa Purchase 07/16 NATHANS FAMOUS BROOKLYN BROOKLYN NY	-19.12		1,840.21
Jul 17	Withdrawal - VISA - Visa Purchase 07/17 H&M0044 WOODBRIDGE NJ	-16.19		1,824.02
Jul 19	Withdrawal - POS #218759 BLAK SERVICE STATION INC 1022 ROCKAWAY AVENUE BROOKLYN NY	-47.49		1,776.53
Jul 21	Withdrawal - VISA - Visa Purchase 07/21 RITE AID STORE - 4202 NEW YORK NY	-23.89		1,752.64
Jul 22	Withdrawal - ACH - TD BANK, NA TYPE: WEB PMT ID: 1010137770 CO: TD BANK, NA	-42.00		1,710.64
Jul 22	Withdrawal - ACH - GEICO TYPE: PREM COLL ID: 3530075853 CO: GEICO	-245.94		1,464.70
Jul 23	Withdrawal - VISA - Visa Purchase 07/22 HOTELSCOM8004551657179 HOTELS.COM WA	-269.60		1,195.10
Jul 23	Withdrawal - VISA - Visa Purchase 07/23 MADISON BAGEL & GRILL NEW YORK NY	-9.52		1,185.58
Jul 23	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-250.00		935.58
Jul 24	Withdrawal - VISA - Visa Purchase 07/22 GOLDEN KRUST 1 BROOKLYN NY	-15.75		919.83
Jul 24	Withdrawal - POS #044100 NNT POLO/RL 128 730406 435 MICHIGAN AVE ATLANTIC CITY NJ	-14.39		905.44
Jul 25	Withdrawal - VISA - Visa Purchase 07/25 PHILLIPS SEAFOOD ATLANT ATLANTIC CITY NJ	-11.68		893.76
Jul 25	Withdrawal - Adjustment VISA - Credit Voucher 07/24 PHILLIPS SEAFOOD ATLANT ATLANTIC CITY NJ		11.68	905.44
Jul 25	Withdrawal - VISA - Visa Purchase 07/24 REEBOK STORE 164 ATLANTIC CITY NJ	-83.97		821.47
Jul 25	Withdrawal - Adjustment VISA - Credit Voucher 07/24 REEBOK STORE 164 ATLANTIC CITY NJ		33.99	855.46
Jul 25	Withdrawal - VISA - Visa Purchase 07/24 STARBUCKS - BOARDWALK H ATLANTIC CITY NJ	-11.57		843.89
Jul 26	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,051.47	2,895.36
Jul 26	Withdrawal - VISA - Visa Purchase 07/25 GOLDEN NUGGET HOTEL AC 6094412000 NJ	-34.33		2,861.03
Jul 26	Withdrawal - VISA - Visa Purchase 07/26 APL*ITUNES.COM/BILL 866-712-7753 CA	-9.99		2,851.04
Jul 26	Withdrawal - ACH - Elizabethtown Ga TYPE: ETGPayment ID: 9200406241 CO: Elizabethtown Ga	-30.62		2,820.42
Jul 26	Withdrawal - ACH - PUBLIC SERVICE TYPE: PSEG ID: 4221212800 CO: PUBLIC SERVICE	-178.33		2,642.09

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 26	Withdrawal - ACH - SMARTPAYMENTPLAN TYPE: 8004816863 ID: 8004816863 CO: SMARTPAYMENTPLAN	-243.75		2,398.34
Jul 27	Withdrawal - VISA - Visa Purchase 07/27 MADISON BAGEL & GRILL NEW YORK NY	-20.90		2,377.44
Jul 28	Withdrawal - VISA - Visa Purchase 07/27 COACH INC 5050 ATLANTIC CITY NJ	-73.57		2,303.87
Jul 28	Withdrawal - VISA - Visa Purchase 07/28 RITE AID STORE - 4202 NEW YORK NY	-4.48		2,299.39
Jul 29	Withdrawal - VISA - Visa Purchase 07/27 MCDONALD'S F6866 ATLANTIC CITY NJ	-12.33		2,287.06
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 RITE AID STORE - 4202 NEW YORK NY	-14.48		2,272.58
Jul 29	Withdrawal - ACH - NYC FINANCE TYPE: PARKING TK ID: 1136400434 CO: NYC FINANCE	-50.00		2,222.58
Jul 29	Withdrawal - ACH - TIME WARNER CABL TYPE: CABLE PAY ID: C815013000 CO: TIME WARNER CABL	-95.37		2,127.21
Jul 30	Withdrawal - VISA - Visa Purchase 07/30 BARNESNOBLE 106 Court S Brooklyn NY	-27.15		2,100.06
Jul 30	Withdrawal - POS #009605 NNT LIQUOR CITY 680276 1001 E EDGAR RD LINDEN NJ	-10.44		2,089.62
Jul 31	Withdrawal - VISA - Visa Purchase 07/31 MADISON BAGEL & GRILL NEW YORK NY	-7.35		2,082.27
Jul 31	Withdrawal - VISA - Visa Purchase 07/30 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		2,081.02
Jul 31	Withdrawal - VISA - Visa Purchase 07/30 WINGSTOP 1470 OLD BRIDGE NJ	-23.87		2,057.15
Jul 31	Withdrawal - POS #103477 WAL-MART #3469 1601 WEST EDGAR ROAD LINDEN NJ	-30.07		2,027.08
<b>Jul 31</b>	<b>New Balance</b>			<b>2,027.08</b>
Totals For This Period:		-4,983.29	4,676.58	

**YEAR TO DATE TOTALS**

Total Dividends YTD	1.72
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**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

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Account Number: [REDACTED]  
 Statement Period:

06/01/19 - 06/30/19

+ 0320164 000109881 0MCUDA 0630100

[REDACTED]  
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**Your Account Summary**

Deposits		Balance
Primary Share	\$	1,000.91
Checking	\$	2,333.79
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>3,334.70</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

**PRIVACY NOTICE**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.nymcu.org/privacy](http://www.nymcu.org/privacy) or we will mail you a free copy upon request if you call us at 212-693-4900.

**PRIMARY SHARE**

**S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	<b>Previous Balance</b>			<b>3,000.00</b>
Jun 01	Withdrawal - Online Transfer To Share 02	-3,000.00		0.00
Jun 19	Deposit - ATM - #002323 MCU 340 JAY ST.#2 BROOKLYN NY A1A01612		700.00	700.00
Jun 22	Withdrawal - ATM - #007217 MCU 90-15 QUEENS BLVD ATM#2 QUEENS NY A1A15012	-100.00		600.00
Jun 26	Withdrawal - ATM - #001888 MCU 340 JAY ST. BROOKLYN NY A1A01610	-100.00		500.00
Jun 29	Deposit - Online Transfer From Share 02		500.00	1,000.00

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MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**PRIMARY SHARE (continued) S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 30	Deposit - Dividend 0.100% Annual Percentage Yield Earned 0.100% from 04/01/19 through 06/30/19 Based on Average Daily Balance of \$3,660.18		0.91	1,000.91
<b>Jun 30</b>	<b>New Balance</b>			<b>1,000.91</b>

Totals For This Period: -3,200.00 1,200.91

Dividends Year to Date 1.72

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Jun 01</b>	<b>Previous Balance</b>			<b>1,595.34</b>
Jun 01	Withdrawal - VISA - Visa Purchase 05/31 ALPINE CINEMAS BROOKLYN NY	-21.00		1,574.34
Jun 01	Deposit - Online Transfer From Share 01		3,000.00	4,574.34
Jun 01	Withdrawal - Check MCU OFFICIAL CK	-3,328.00		1,246.34
Jun 01	Withdrawal - VISA - Visa Purchase 06/01 CENTURY TWENTY ONE #20 BROOKLYN NY	-68.15		1,178.19
Jun 01	Withdrawal - VISA - Visa Purchase 06/01 USA*VENDLINK AVENEL AVENEL NJ	-1.35		1,176.84
Jun 01	Withdrawal - VISA - Visa Purchase 06/01 WALGREENS STORE 9408 3R BROOKLYN NY	-1.99		1,174.85
Jun 01	Withdrawal - POS #935046 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-4.99		1,169.86
Jun 01	Withdrawal - POS #004258 OMO BAYRIDGE WINE & 762882 99-01 3RD AVE BROOKLYN NY	-14.00		1,155.86
Jun 02	Withdrawal - VISA - Visa Purchase 06/01 CARVEL #2707 BROOKLYN NY	-10.50		1,145.36
Jun 02	Withdrawal - VISA - Visa Purchase 06/01 EXXONMOBIL 47976840 RAHWAY NJ	-49.15		1,096.21
Jun 02	Withdrawal - POS #000830 WAL-MART #3469 Wal-Mart Store LINDEN NJ	-102.59		993.62
Jun 02	Withdrawal - POS #053681 DOLLAR TREE 1601 W EDGAR RD LINDEN NJ	-14.66		978.96
Jun 03	Withdrawal - VISA - Visa Purchase 06/01 BURGER KING #11386 RAHWAY NJ	-21.93		957.03
Jun 03	Withdrawal - VISA - Visa Purchase 06/02 DUNKIN #350503 Q35 BROOKLYN NY	-15.95		941.08
Jun 04	Withdrawal - VISA - Visa Purchase 06/02 BURGER KING #11386 RAHWAY NJ	-20.74		920.34
Jun 04	Withdrawal - VISA - Visa Purchase 06/04 DMNICH HR SLN BY THERES BROOKLYN NY	-35.00		885.34
Jun 04	W/D PRENOTIFICATION FROM STILLWATER INS			
Jun 04	Withdrawal - ACH - STILLWATER INS TYPE: INS PREM ID: 1710900874 CO: STILLWATER INS	-16.00		869.34
Jun 05	Withdrawal - VISA - Visa Purchase 06/05 MADISON BAGEL & GRILL NEW YORK NY	-8.17		861.17
Jun 06	Withdrawal - VISA - Visa Purchase 06/06 MADISON BAGEL & GRILL NEW YORK NY	-14.70		846.47
Jun 06	Withdrawal - POS #086101 NST THE HOME DEPOT 981158 550 HAMILTON AVENUE BROOKLYN NY	-109.14		737.33

MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 06	Withdrawal - VISA - Visa Purchase 06/06 BEDBATH&BEYOND# 850 TH BROOKLYN NY	-82.95		654.38
Jun 07	Withdrawal - VISA - Visa Purchase 06/07 MADISON BAGEL & GRILL NEW YORK NY	-17.69		636.69
Jun 08	Withdrawal - VISA - Visa Purchase 06/07 SQ *ENERGY FUEL BAY BROOKLYN NY	-13.34		623.35
Jun 08	Withdrawal - VISA - Visa Purchase 06/08 MADISON BAGEL & GRILL NEW YORK NY	-24.10		599.25
Jun 08	Withdrawal - ATM - #008657 PAI ISO 9516 4TH AVENUE BROOKLYN NY	-61.00		538.25
Jun 08	Withdrawal - ATM Fee PAI ISO 9516 4TH AVENUE BROOKLYN NY	-3.00		535.25
Jun 08	Withdrawal - VISA - Visa Purchase 06/08 WALGREENS STORE 9408 3R BROOKLYN NY	-11.26		523.99
Jun 09	Withdrawal - VISA - Visa Purchase 06/07 D II STORES #29 BROOKLYN NY	-10.88		513.11
Jun 09	Withdrawal - VISA - Visa Purchase 06/07 U-HAUL MOVING & STORAGE BROOKLYN NY	-144.80		368.31
Jun 11	Withdrawal - ACH - COMENITY PAY IO TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY IO	-70.00		298.31
Jun 11	Withdrawal - ACH - GEICO TYPE: PREM COLL ID: 3530075853 CO: GEICO	-218.48		79.83
Jun 12	Withdrawal - VISA - Visa Purchase 06/11 STAPLES 00100776 ISELIN NJ	-2.67		77.16
Jun 14	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		947.89	1,025.05
Jun 15	Withdrawal - ATM - #000134 MCU 340 JAY ST.#2 BROOKLYN NY A1A01612	-150.00		875.05
Jun 16	Withdrawal - VISA - Visa Purchase 06/15 SHELL OIL 57545570707 LINDEN NJ	-48.50		826.55
Jun 17	Withdrawal - VISA - Visa Purchase 06/17 TST* SWEET CHICK - PROS BROOKLYN NY	-129.00		697.55
Jun 17	Withdrawal - POS #060261 USPS PO 35099203 10201 FLATLANDS AVE BROOKLYN NY	-261.25		436.30
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 WALGREENS STORE 22 E SA LINDEN NJ	-18.74		417.56
Jun 19	Withdrawal - ATM - #002322 MCU 340 JAY ST.#2 BROOKLYN NY A1A01612	-350.00		67.56
Jun 19	Withdrawal - POS #061537 DOLLAR TREE 306 ROUTE 9 N WOODBRIDGE NJ	-3.20		64.36
Jun 20	Withdrawal - VISA - Visa Purchase 06/18 COOKIE'S FULTON BROOKLYN NY	-46.24		18.12
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 WINGSTOP 1470 OLD BRIDGE NJ	-10.12		8.00
Jun 20	Withdrawal - POS #030439 DOLLARTREE 1392 SAINT GEORGES AVE AVENEL NJ	-7.00		1.00
Jun 28	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		3,809.46	3,810.46
Jun 29	Withdrawal - VISA - Visa Purchase 06/29 APL*ITUNES.COM/BILL 866-712-7753 CA	-9.99		3,800.47
Jun 29	Withdrawal - POS #252895 PMG NJ II 2402/8003 801 W EDGAR RD # 899	-42.21		3,758.26





MCU Account #

Statement Period: 03/01/19 - 03/31/19

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**PRIMARY SHARE (continued) S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Totals For This Period:		-70.00	3,400.81	
Dividends Year to Date		0.81		

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	<b>Previous Balance</b>			<b>2,927.45</b>
Mar 01	Withdrawal - VISA - Visa Purchase 03/01 RITE AID STORE - 3888 BROOKLYN NY	-5.99		2,921.46
Mar 01	Withdrawal - VISA - Visa Purchase 03/01 SHOPRITEGATEWAYCENTRS1 BROOKLYN NY	-7.48		2,913.98
Mar 01	Withdrawal - VISA - Visa Purchase 03/01 SHOPRITEGATEWAYCENTRS1 BROOKLYN NY	-45.22		2,868.76
Mar 01	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-117.42		2,751.34
Mar 01	Withdrawal - VISA - Visa Purchase 02/28 REDBOX *DVD RENTAL OAKBROOK TER IL	-3.81		2,747.53
Mar 02	Withdrawal - VISA - Visa Purchase 03/01 NYCDOT PARKING METERS LONG IS CITY NY	-1.00		2,746.53
Mar 02	Withdrawal - VISA - Visa Purchase 03/01 MCDONALD'S F17432 BROOKLYN NY	-8.68		2,737.85
Mar 02	Withdrawal - VISA - Visa Purchase 03/02 DMNICH HR SLN BY THERES BROOKLYN NY	-33.00		2,704.85
Mar 02	Withdrawal - Online Transfer To Share 01	-2,000.00		704.85
Mar 03	Withdrawal - VISA - Visa Purchase 03/03 WALGREENS STORE 379 MYR BROOKLYN NY	-16.84		688.01
Mar 04	Deposit - ACH - NY STATE TYPE: NYSTTAXRFD ID: 1741270001 CO: NY STATE		1,471.00	2,159.01
Mar 05	Withdrawal - VISA - Visa Purchase 03/03 BUFF PATTY BROOKLYN NY	-13.50		2,145.51
Mar 05	Withdrawal - VISA - Visa Purchase 03/05 WALGREENS STORE 9408 3R BROOKLYN NY	-35.03		2,110.48
Mar 06	Withdrawal - Online Transfer To Share 01	-1,400.00		710.48
Mar 06	Withdrawal - VISA - Visa Purchase 03/05 BEARPAW 775-3596400 CA	-72.88		637.60
Mar 08	Withdrawal - POS #729623 FOODTOWN #587 9105-27 3RD AVE BROOKLYN NY	-6.48		631.12
Mar 08	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,926.93	2,558.05
Mar 09	Withdrawal - VISA - Visa Purchase 03/09 CITGO-WINDHORSE BROOKLYN NY	-45.52		2,512.53
Mar 09	Withdrawal - VISA - Visa Purchase 03/09 RITE AID STORE - 4202 NEW YORK NY	-19.11		2,493.42
Mar 09	Withdrawal - POS #248001 NNT ZARA USA 3904 482163 222 BROADWAY NEW YORK NY	-169.70		2,323.72
Mar 09	Withdrawal - POS #230156 OMO ATLANTIC AVE CA561264 571 WASHINGTON AVENUE CROWN HEIGHTS NY	-31.47		2,292.25
Mar 11	Withdrawal - POS #901558 METROPOLITAN CITY MARKET 9310 4th Ave BROOKLYN NY	-14.62		2,277.63

MCU Account #

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 12	Withdrawal - VISA - Visa Purchase 03/08 DON MARIO ROTISSERIE CH BROOKLYN NY	-27.40		2,250.23
Mar 12	Withdrawal - VISA - Visa Purchase 03/11 DUNKIN #304361 Q35 BROOKLYN NY	-8.47		2,241.76
Mar 12	Withdrawal - VISA - Visa Purchase 03/11 STAPLES 00101477 BROOKLYN NY	-2.37		2,239.39
Mar 12	Withdrawal - ATM - #641486 Tasty Corner 2225 Tilden 2225 Tilden Ave Brooklyn NY	-61.50		2,177.89
Mar 13	Withdrawal - POS #601210 NNT THE HALAL SPOT 630143 474 MYRTLE AVE BROOKLYN NY	-12.93		2,164.96
Mar 13	Withdrawal - ACH - TIME WARNER CABL TYPE: CABLE PAY ID: C815013000 CO: TIME WARNER CABL	-319.14		1,845.82
Mar 14	Withdrawal - VISA - Visa Purchase 03/12 COOKIE'S FLATBUSH BROOKLYN NY	-65.38		1,780.44
Mar 14	Withdrawal - VISA - Visa Purchase 03/13 NYCDOT PARKING METERS LONG IS CITY NY	-1.50		1,778.94
Mar 14	Withdrawal - VISA - Visa Purchase 03/12 SEARS AUTO CNTR 6104 BROOKLYN NY	-802.08		976.86
Mar 14	Withdrawal - VISA - Visa Purchase 03/12 BURGER KING #9953 BROOKLYN NY	-8.70		968.16
Mar 14	Withdrawal - VISA - Visa Purchase 03/14 DMNICH HR SLN BY THERES BROOKLYN NY	-58.00		910.16
Mar 14	Withdrawal - ACH - COMENITY PAY IO TYPE: PHONE PYMT ID: 1651180275 CO: COMENITY PAY IO	-100.00		810.16
Mar 14	Withdrawal - POS #015490 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-240.21		569.95
Mar 14	Withdrawal - VISA - Visa Purchase 03/14 WALGREENS STORE 9408 3R BROOKLYN NY	-6.52		563.43
Mar 16	Withdrawal - VISA - Visa Purchase 03/16 Duane Reade STO 436 86T BROOKLYN NY	-21.25		542.18
Mar 17	Withdrawal - POS #103612 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-14.74		527.44
Mar 18	Withdrawal - POS #102657 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-19.54		507.90
Mar 19	Withdrawal - VISA - Visa Purchase 03/18 NEW YORK STATE DMV 518-4740904 NY	-135.00		372.90
Mar 19	Withdrawal - VISA - Visa Purchase 03/17 168 NEW LUCKY NAIL SALO BROOKLYN NY	-69.00		303.90
Mar 19	Withdrawal - POS #347408 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		298.40
Mar 19	Withdrawal - VISA - Visa Purchase 03/19 WALGREENS STORE 9408 3R BROOKLYN NY	-16.86		281.54
Mar 19	Withdrawal - VISA - Visa Purchase 03/19 REDBOX *DVD RENTAL 866-733-2693 IL	-7.62		273.92
Mar 20	Withdrawal - VISA - Visa Purchase 03/19 MCDONALD'S F4025 BROOKLYN NY	-6.95		266.97
Mar 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		933.20	1,200.17
Mar 23	Withdrawal - VISA - Visa Purchase	-56.46		1,143.71

MCU Account #

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 23	03/23 CENTURY TWENTY ONE #20 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-14.98		1,128.73
Mar 23	03/23 CENTURY TWENTY ONE #20 BROOKLYN NY Withdrawal - POS #647833 MET Fresh Supermarket 9606 3rd Avenue Brooklyn NY	-5.87		1,122.86
Mar 24	Withdrawal - VISA - Visa Purchase	-54.38		1,068.48
Mar 24	03/23 BAY RIDGE NISSAN BROOKLYN NY Withdrawal - VISA - Visa Purchase	-15.24		1,053.24
Mar 24	03/23 S & A STORE # 1 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-15.66		1,037.58
Mar 25	03/24 WALGREENS STORE 9408 3R BROOKLYN NY Withdrawal - VISA - Visa Purchase	-12.20		1,025.38
Mar 25	03/23 GRECO BAKERY BROOKLYN NY Withdrawal - ACH - GEICO TYPE: GEICO PYMT ID: 1530075853 CO: GEICO	-257.60		767.78
Mar 26	Withdrawal - ACH - CAPITAL ONE TYPE: PHONE PYMT ID: 9541719987 CO: CAPITAL ONE	-30.00		737.78
Mar 26	Withdrawal - VISA - Visa Purchase	-18.00		719.78
Mar 27	03/26 WALGREENS STORE 9408 3R BROOKLYN NY Withdrawal - VISA - Visa Purchase	-9.53		710.25
Mar 27	03/26 REDBOX *DVD RENTAL 866-733-2693 IL Withdrawal - VISA - Visa Purchase	-13.88		696.37
Mar 27	03/27 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-3.00		693.37
Mar 28	03/26 NYCDOT BAYRIDGE GARAGE LONG IS CITY NY Withdrawal - VISA - Visa Purchase	-16.61		676.76
Mar 28	03/26 BURGER KING #9418 BROOKLYN. NY Withdrawal - VISA - Visa Purchase	-3.99		672.77
Mar 28	03/28 WALGREENS STORE 379 MYR BROOKLYN NY Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-115.91		556.86
Mar 28	Withdrawal - VISA - Visa Purchase	-12.25		544.61
Mar 29	03/28 SQ *ENERGY FUEL FORT GR Brooklyn NY Withdrawal - VISA - Visa Purchase	-0.75		543.86
Mar 29	03/28 NYCDOT PARKING METERS LONG IS CITY NY Withdrawal - VISA - Visa Purchase	-24.26		519.60
Mar 30	03/29 WALGREENS STORE 9408 3R BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.80		512.80
Mar 31	03/30 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-35.75		477.05
Mar 31	03/30 JOHN'S DONUT SHOP CORP. BROOKLYN NY Withdrawal - VISA - Visa Purchase	-3.99		473.06
Mar 31	03/31 BRAVO SUPERMARKET BROOKLYN NY Withdrawal - VISA - Visa Purchase	-3.81		469.25
Mar 31	03/31 REDBOX *DVD RENTAL 866-733-2693 IL <b>New Balance</b>			<b>469.25</b>
Totals For This Period:		-6,789.33	4,331.13	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.81

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT. <span style="float: right;">\$</span>		
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT. <span style="float: right;">+</span> <span style="float: right;">\$</span>		
			<span style="float: right;">+</span> <span style="float: right;">\$</span>		
			<span style="float: right;">+</span> <span style="float: right;">\$</span>		
			4. TOTAL (2 PLUS 3): <span style="float: right;">\$</span>		
			5. CARRY OVER OUTSTANDING CHECK TOTAL. <span style="float: right;">\$</span>		
			6. REGISTER BALANCE (4 MINUS 5): <span style="float: right;">\$</span>		
	TOTAL:				

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# NCUA

National Credit Union Administration, a U.S. Government Agency



P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

05/01/19 - 05/31/19

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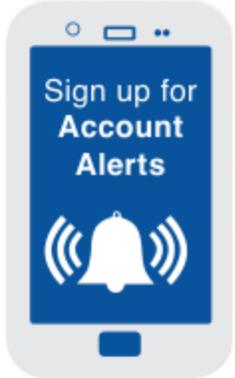
**Your Account Summary**

Deposits		Balance
Primary Share	\$	3,000.00
Checking	\$	1,595.34
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>4,595.34</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

Monitor balances, transactions and account activity through

**NYMCU® Online Banking.**

Login and select alerts.



**PRIMARY SHARE**

**S 01**

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			4,102.31
May 05	Deposit - Online Transfer From Share 02		200.00	4,302.31
May 08	Withdrawal - ATM - #002492 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-100.00		4,202.31
May 24	Withdrawal - Online Transfer To Share 02	-775.00		3,427.31
May 30	Withdrawal - Online Transfer To Share 02	-427.31		3,000.00
May 31	New Balance			3,000.00
Totals For This Period:		-1,302.31	200.00	

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**PRIMARY SHARE****(continued) S 01**

Dividends Year to Date	0.81
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**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 01	<b>Previous Balance</b>			<b>318.29</b>
May 03	Withdrawal - VISA - Visa Purchase 04/20 NYCDOT PARKING METERS LONG IS CITY NY	-0.50		317.79
May 03	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,900.77	2,218.56
May 03	Withdrawal - VISA - Visa Purchase 05/03 WALGREENS STORE 9408 3R BROOKLYN NY	-34.28		2,184.28
May 03	Withdrawal - VISA - Visa Purchase 05/03 WALGREENS STORE 9408 3R BROOKLYN NY	-10.88		2,173.40
May 04	Withdrawal - VISA - Visa Purchase 04/25 NYCDOT PARKING METERS LONG IS CITY NY	-1.00		2,172.40
May 04	Withdrawal - VISA - Visa Purchase 05/03 SUBWAY 03466851 BROOKLYN NY	-11.81		2,160.59
May 04	Withdrawal - POS #020176 NNT PERFUMANIA #403661224 90-15 QUEENS BLVD ELMHURST NY	-87.05		2,073.54
May 04	Withdrawal - VISA - Visa Purchase 05/04 FOOD BAZAAR #37 5801 JU ELMHURST NY	-54.04		2,019.50
May 04	Withdrawal - POS #063680 T J MAXX #1368 410 GATEWAY DR BROOKLYN NY	-25.01		1,994.49
May 04	Withdrawal - VISA - Visa Purchase 05/04 CP QUEENS CENTER MALL ELMHURST NY	-5.25		1,989.24
May 05	Withdrawal - VISA - Visa Purchase 05/04 CP THE SHOPS AT ATLAS P RIDGEWOOD NY	-3.00		1,986.24
May 05	Withdrawal - VISA - Visa Purchase 05/05 RITE AID STORE - 3888 BROOKLYN NY	-10.93		1,975.31
May 05	Withdrawal - VISA - Visa Purchase 05/04 REGAL ATLAS PARK STDM 1 GLENDALE NY	-43.85		1,931.46
May 05	Withdrawal - Online Transfer To Share 01	-200.00		1,731.46
May 05	Withdrawal - VISA - Visa Purchase 05/05 WALGREENS STORE 9408 3R BROOKLYN NY	-9.24		1,722.22
May 06	Withdrawal - VISA - Visa Purchase 05/04 COLDSTONE 22117 QUEENS NY	-21.99		1,700.23
May 06	Withdrawal - VISA - Visa Purchase 05/06 DMNICH HR SLN BY THERES BROOKLYN NY	-53.00		1,647.23
May 06	Withdrawal - POS #215796 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		1,641.73
May 06	Withdrawal - Adjustment VISA - Credit Voucher 05/06 BLOOMYS 001 1000 TH NEW YORK NY		2,052.29	3,694.02
May 06	Withdrawal - VISA - Visa Purchase 05/06 BLOOMYS 001 1000 TH NEW YORK NY	-352.29		3,341.73
May 06	Withdrawal - Adjustment VISA - Credit Voucher 05/04 REGAL ATLAS PARK STDM 1 GLENDALE NY		43.85	3,385.58
May 07	Withdrawal - VISA - Visa Purchase 05/06 BLOOMINGDALES NEW YORK NEW YORK NY	-1,034.31		2,351.27
May 07	Withdrawal - ACH - COMENITY PAY IO TYPE: PHONE PYMT ID: 1651180275 CO: COMENITY PAY IO	-80.00		2,271.27
May 07	Withdrawal - ACH - CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	-483.59		1,787.68

EFTA00133698

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

<b>Date</b>	<b>Transaction</b>	<b>Withdrawals</b>	<b>Deposits</b>	<b>Balance</b>
May 08	Withdrawal - POS #404611 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-3.00		1,784.68
May 09	Withdrawal - VISA - Visa Purchase 05/04 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		1,783.43
May 11	Withdrawal - VISA - Visa Purchase 05/11 CENTURY TWENTY ONE #20 BROOKLYN NY	-23.98		1,759.45
May 11	Withdrawal - POS #248642 FOODTOWN #587 9105-27 3RD AVE BROOKLYN NY	-42.77		1,716.68
May 11	Withdrawal - POS #062004 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-146.02		1,570.66
May 12	Withdrawal - VISA - Visa Purchase 05/11 NYCDOT PARKING METERS LONG IS CITY NY	-1.50		1,569.16
May 12	Withdrawal - VISA - Visa Purchase 05/11 STAPLES 00101477 BROOKLYN NY	-0.65		1,568.51
May 12	Withdrawal - VISA - Visa Purchase 05/11 STAPLES 00101477 BROOKLYN NY	-2.18		1,566.33
May 13	Withdrawal - POS #025135 USPS PO 35088603 8801 5TH AVE BROOKLYN NY	-261.25		1,305.08
May 13	Withdrawal - VISA - Visa Purchase 05/13 VICTORIA'S SECRET #1690 BROOKLYN NY	-117.95		1,187.13
May 13	Withdrawal - VISA - Visa Purchase 05/13 CENTURY TWENTY ONE #20 BROOKLYN NY	-12.99		1,174.14
May 13	Withdrawal - VISA - Visa Purchase 05/13 REDBOX *DVD RENTAL 866-733-2693 IL	-3.81		1,170.33
May 14	Withdrawal - VISA - Visa Purchase 05/13 ALDO US #2522 BROOKLYN NY	-149.12		1,021.21
May 14	Withdrawal - VISA - Visa Purchase 05/13 BARAMI OUTLET - 51 BROOKLYN NY	-93.50		927.71
May 15	Withdrawal - POS #541176 BOLLA OPEATING CORP. 2000 ROCKAWAY PKY BROOKLYN NY	-20.16		907.55
May 15	Withdrawal - VISA - Visa Purchase 05/15 HAIR PARADISE BROOKLYN NY	-11.40		896.15
May 15	Withdrawal - POS #034076 DEALS 2120 ROCKAWAY PKWY BROOKLYN NY	-4.36		891.79
May 15	Withdrawal - VISA - Visa Purchase 05/15 VICTORIA'S SECRET #1690 BROOKLYN NY	-14.55		877.24
May 15	Withdrawal - VISA - Visa Purchase 05/15 CENTURY TWENTY ONE #20 BROOKLYN NY	-218.28		658.96
May 15	Withdrawal - VISA - Visa Purchase 05/15 Duane Reade STO 436 86T BROOKLYN NY	-16.31		642.65
May 16	Withdrawal - ATM - #007392 MCU 2142 RALPH AVE.#3 BROOKLYN NY A1A01312	-100.00		542.65
May 16	Withdrawal - POS #074277 BOLLA OPEATING CORP. 2000 ROCKAWAY PKY BROOKLYN NY	-39.98		502.67
May 16	Withdrawal - VISA - Visa Purchase 05/15 DUNKIN #308107 Q35 BROOKLYN NY	-5.44		497.23
May 16	Withdrawal - VISA - Visa Purchase 05/16 DMNICN HR SLN BY THERES BROOKLYN NY	-48.00		449.23
May 16	Withdrawal - VISA - Visa Purchase 05/16 WALGREENS STORE 2300 CO MIAMI BEACH FL	-14.82		434.41
May 17	Withdrawal - VISA - Visa Purchase 05/16 JETBLUE 27926087823 SALT LAKE CTY UT	-33.00		401.41
May 17	Deposit - ACH - AGRI TREAS 310		887.97	1,289.38

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310			
May 18	Withdrawal - VISA - Visa Purchase 05/17 MAXINE'S RSTR-FUNG KU MIAMI BEACH FL	-84.78		1,204.60
May 20	Withdrawal - VISA - Visa Purchase 05/19 JETBLUE 27926088673 SALT LAKE CTY UT	-30.00		1,174.60
May 20	Withdrawal - VISA - Visa Purchase 05/20 COURTYARD BY MARRIOTT MIAMI FL	-241.11		933.49
May 20	Withdrawal - ACH - GEICO TYPE: GEICO PYMT ID: 1530075853 CO: GEICO	-290.06		643.43
May 24	Withdrawal - POS #795200 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-5.50		637.93
May 24	Deposit - Online Transfer From Share 01		775.00	1,412.93
May 24	Withdrawal - VISA - Visa Purchase 05/24 CITGO-WINDHORSE BROOKLYN NY	-53.67		1,359.26
May 24	W/D PRENOTIFICATION FROM GEICO			
May 25	Withdrawal - VISA - Visa Purchase 05/25 WALGREENS STORE 9408 3R BROOKLYN NY	-7.34		1,351.92
May 25	Withdrawal - ATM - #000881 MCU 2142 RALPH AVE.#2 BROOKLYN NY A1A01311	-800.00		551.92
May 25	Withdrawal - VISA - Visa Purchase 05/25 0785 FOREVER 21 BROOKLYN NY	-6.90		545.02
May 26	Withdrawal - POS #077173 NWS PAYLESS SHOESOU381147 1301 AVENUE J BROOKLYN NY	-34.96		510.06
May 26	Withdrawal - VISA - Visa Purchase 05/26 SALLY BEAUTY #10 467 86 BROOKLYN NY	-4.34		505.72
May 26	Withdrawal - POS #050754 BJS WHOLESALE CL 1752 SHORE PKWY BROOKLYN NY	-119.93		385.79
May 26	Withdrawal - POS #036031 T.J. MAXX # 1197 502 86TH ST BROOKLYN NY	-34.03		351.76
May 26	Withdrawal - VISA - Visa Purchase 05/26 Duane Reade STO 436 86T BROOKLYN NY	-15.23		336.53
May 27	Withdrawal - VISA - Visa Purchase 05/27 APL*ITUNES.COM/BILL 866-712-7753 CA	-9.99		326.54
May 29	Withdrawal - VISA - Visa Purchase 05/28 NYCDOT PARKING METERS LONG IS CITY NY	-0.75		325.79
May 29	Withdrawal - VISA - Visa Purchase 05/29 RITE AID STORE - 4202 NEW YORK NY	-3.59		322.20
May 29	Withdrawal - ACH - SPRINT8006396111 TYPE: ACHBILLPAY ID: 2521616695 CO: SPRINT8006396111	-115.39		206.81
May 29	Withdrawal - ACH - TIME WARNER CABL TYPE: CABLE PAY ID: C815013000 CO: TIME WARNER CABL	-190.28		16.53
May 30	Withdrawal - VISA - Visa Purchase 05/30 MADISON BAGEL & GRILL NEW YORK NY	-5.17		11.36
May 30	Withdrawal - VISA - Visa Purchase 05/30 RITE AID STORE - 4202 NEW YORK NY	-2.49		8.87
May 30	Deposit - Online Transfer From Share 01		427.31	436.18
May 30	Withdrawal - POS #224539 OMO BAYRIDGE WINE &032039 99-01 3RD AVE BROOKLYN NY	-19.59		416.59
May 31	Withdrawal - VISA - Visa Purchase 05/31 MADISON BAGEL & GRILL NEW YORK NY	-2.99		413.60

**FASTRACK CHECKING**

(continued) **S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 31	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,181.74	1,595.34
May 31	<b>New Balance</b>			<b>1,595.34</b>
Totals For This Period:		-3,895.74	5,172.79	

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.81

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING	
CHECK NUMBER	CHECK DATE	\$ AMOUNT		
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.	
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT. \$	
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT. + \$	
			+ \$	
			+ \$	
			4. TOTAL (2 PLUS 3): \$	
			5. CARRY OVER OUTSTANDING CHECK TOTAL. \$	
			6. REGISTER BALANCE (4 MINUS 5): \$	
		TOTAL:		

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



Municipal Credit Union  
Brooklyn Branch

Brooklyn NY 11201

Inquiries Call: 212-693-4900

Acct: [REDACTED] / [REDACTED]  
Eff: 06/01/19 Date: 06/01/19  
Tr: 0234 Time: 11:25am  
Doc Number: 20454471

Withdrwl from FASTRACK CHECKING 02  
Amount: 3,328.00  
New Bal: 1,246.34  
Seq: 2133357  
Comment for FASTRACK CHECKING 02  
MCU OFFICIAL CK

OFFICIAL CHECKS -3,328.00  
STATION VILLAGE  
Ref number: 16 2287856



Authorized by

- ID Source: [REDACTED]
- Drv Lic [REDACTED]
- SigCard
- Known
- Other Mcu swipe card
- Authenticated

**Member Name Information:**

Title:  
First Name: ANDREA  
Middle Name:  
Last Name: [REDACTED]  
Suffix:

Birth Date: [REDACTED]  
Death Date: [REDACTED]  
Sex:  
Mother's Maiden Name:

SSN/TIN: [REDACTED]  
SSN/TIN Type: Individual SSN  
U.S. Person Flag: U.S. Person  
Current Employer:  
Occupation:  
Curr Gross Mo Pay: 0.00  
Curr Net Mo Pay: 0.00  
Curr Mo Pay Last Updated: [REDACTED]  
Restricted Access: Normal  
MBR Status: Non Member

Name Format: Individual  
Preferred Contact: Not Specified: [REDACTED]  
Home Phone:  
Work Phone:  
Work Phone Ext:  
Mobile Phone:  
Phone Type: Domestic  
Pager Number:  
E-Mail Address:  
Alt E-Mail Address:  
Preferred Contact Method: Not Specified  
DBA Title:  
DBA First Name:  
DBA Middle Name:  
DBA Last Name:  
DBA Suffix:  
DBA Name Format: Individual

**FinCEN Information:**

CTR Exempt: Not Exempt  
Legal Entity Identifier:  
Beneficial Owner Type: None  
Beneficial Owner Percentage: 0.000%

**Nonresident Alien Reporting:**

IRS Country Code:  
NRA Tax Rate: 30.000%  
NRA Exemption Code:  
Form W-8 On File: No  
W-8 Expiration Date: [REDACTED]  
Foreign TIN:  
Chapter 4 Status Code: 23  
GIIN:  
Substantial Owner: No  
LOB Code:

**Military APR Information:**

Active Duty: Not in Active Duty Service  
Active Duty Verification Date: [REDACTED]  
Active Duty Start Date: [REDACTED]  
Active Duty Separation Date: [REDACTED]

**Member Address Information:**

Address Type: Domestic address  
Street: SAME  
City:  
State:  
Zip Code:

Extra Address:  
Country:  
Country Code:  
Carrier Route:

**Name Record Information:**

MBR Number Link: [REDACTED]  
MBR Number Link Chg Date: 01/21/2009  
License:  
Address Verify Date: [REDACTED]  
Mail Override: No override  
ECOA Code: Individual  
Beneficiary Percent: 0.000%  
Extra Information:  
SSN Change Date: [REDACTED]  
SSN/TIN Override: No override  
SSN/TIN Certification: SSN/TIN is certified  
IRS Correction: No Correction  
Amendment Number: 0  
Credit Report Consumer Info:  
Credit Rpt Consumer Date: [REDACTED]  
Use as Marketing Address: No

ADDR Number Link: [REDACTED]  
ADDR Number Link Chg Date: 01/21/2009  
Copy other Name:  
Name Type: Beneficiary  
Name SubType: 0  
Name Change Date: 01/21/2009  
Address Change Date: 01/21/2009  
Credit Rpt Address Change Date: 01/21/2009  
Effective Date: [REDACTED]  
Expiration Date: [REDACTED]  
Last FM Date: 01/21/2009  
MBR Last FM Date: 01/21/2009  
ADDR Last FM Date: 01/21/2009  
Confidential:  
Credit Rpt Address Indicator:  
CR Address Indicator Date: [REDACTED]

**Identification 1:**

Documentary Flag 1: Non-documentary Identification  
ID Type 1: Unknown  
ID Description 1:

**Identification 2:**

Documentary Flag 2: Non-documentary Identification  
ID Type 2: Unknown  
ID Description 2:

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Account Number:		Current Relationship Code:	0
Branch:	201	Relationship Code:	Regular
Account Type:	General Membership	Relationship Override:	Regular
Member Group:	213	Rel Override Eff Date:	__/__/__
Restricted Access:	Normal	Rel Override Exp Date:	__/__/__

Open Date:	01/21/2009	Head of Household:	Head of Household
Last FM Date:	08/07/2019	Household Account:	
Record Change Date:	09/04/2019	Household Statement:	Do not consolidate statement
Activity Date:	09/04/2019	Statement Mail Code:	Use individual mail codes
Purged Rec Activity Dt:	01/21/2009	E-Statement Email Notify:	No E-mail notification
Correspondence Date:	__/__/__	E-Statement Enable:	E-Statement not enabled
Proxy Date:	__/__/__	State Reporting:	
Close Date:	__/__/__	Created By User:	9999
FM History Purge Date:	04/30/2019	Created At Branch:	0

Reference:		US Cash Rcvd Amount:	0.00
Membership Status:	Natural Person	US Cash Disb Amount:	0.00
Commercial Code:	Consumer	Frgn Cash Rcvd Amt:	0.00
Check Hold Base Amount:	0.00	Frgn Cash Disb Amt:	0.00
Check Dep Total Amount:	0.00	Frgn Cash Rcvd Units:	0.00
Check Dep Total Date:	__/__/__	Frgn Cash Disb Units:	0.00
Non-Reg CC Check Hold Base Amt:	0.00	Wire Received Amount:	0.00
Non-Reg CC Check Dep Total Amt:	0.00	Wire Disbursed Amount:	0.00
Enable Floats:	No CU Float allowed		

**Warnings:**

Warning 01 Code:	<None>	Warning 01 Expiration:	__/__/__
Warning 02 Code:	<None>	Warning 02 Expiration:	__/__/__
Warning 03 Code:	<None>	Warning 03 Expiration:	__/__/__
Warning 04 Code:	<None>	Warning 04 Expiration:	__/__/__
Warning 05 Code:	<None>	Warning 05 Expiration:	__/__/__
Warning 06 Code:	<None>	Warning 06 Expiration:	__/__/__
Warning 07 Code:	<None>	Warning 07 Expiration:	__/__/__
Warning 08 Code:	<None>	Warning 08 Expiration:	__/__/__
Warning 09 Code:	<None>	Warning 09 Expiration:	__/__/__
Warning 10 Code:	<None>	Warning 10 Expiration:	__/__/__
Warning 11 Code:	<None>	Warning 11 Expiration:	__/__/__
Warning 12 Code:	<None>	Warning 12 Expiration:	__/__/__
Warning 13 Code:	<None>	Warning 13 Expiration:	__/__/__
Warning 14 Code:	<None>	Warning 14 Expiration:	__/__/__
Warning 15 Code:	<None>	Warning 15 Expiration:	__/__/__
Warning 16 Code:	<None>	Warning 16 Expiration:	__/__/__
Warning 17 Code:	<None>	Warning 17 Expiration:	__/__/__
Warning 18 Code:	<None>	Warning 18 Expiration:	__/__/__
Warning 19 Code:	<None>	Warning 19 Expiration:	__/__/__
Warning 20 Code:	<None>	Warning 20 Expiration:	__/__/__

**Payment History:**

Payments Made:	0
16- 30 Days DQ:	0
31- 60 Days DQ:	0
61- 90 Days DQ:	0
91-120 Days DQ:	0
121 and up Days DQ:	0

**Audio/HB Security:**

Audio/HB Frozen Mode:	Audio/HB is not frozen
Invalid Attempt Count:	0
Last Inv Attempt Date:	04/08/2017
Last Inv Attempt Time:	10:32 AM

**NSF History:**

NSF Month 01 Day Count:	0	NSF Month 13 Day Count:	0
NSF Month 02 Day Count:	0	NSF Month 14 Day Count:	0
NSF Month 03 Day Count:	0	NSF Month 15 Day Count:	1
NSF Month 04 Day Count:	0	NSF Month 16 Day Count:	2
NSF Month 05 Day Count:	0	NSF Month 17 Day Count:	0

NSF Month 06 Day Count:	0	NSF Month 18 Day Count:	3
NSF Month 07 Day Count:	0	NSF Month 19 Day Count:	1
NSF Month 08 Day Count:	0	NSF Month 20 Day Count:	0
NSF Month 09 Day Count:	0	NSF Month 21 Day Count:	0
NSF Month 10 Day Count:	0	NSF Month 22 Day Count:	0
NSF Month 11 Day Count:	0	NSF Month 23 Day Count:	0
NSF Month 12 Day Count:	0	NSF Month 24 Day Count:	0
		NSF Today Count:	0

**Fee Capping:**

Capped Fees Amount Cap:	0.00	Capped Fees Amount This Period:	0.00
Capped Fees Count Cap:	0	Capped Fees Count This Period:	0

**Daily Limits:**

Limit Usage Date: 09/04/2019

Limit 1 Description:		Limit 4 Description:	
Limit 1:	0.00	Limit 4:	0.00
Limit 1 Amount:	0.00	Limit 4 Amount:	0.00
Limit 1 Count Limit:	0	Limit 4 Count Limit:	0
Limit 1 Count:	0	Limit 4 Count:	0
Limit 1 Per Item Limit:	0.00	Limit 4 Per Item Limit:	0.00
Limit 2 Description:		Limit 5 Description:	
Limit 2:	0.00	Limit 5:	0.00
Limit 2 Amount:	0.00	Limit 5 Amount:	0.00
Limit 2 Count Limit:	0	Limit 5 Count Limit:	0
Limit 2 Count:	0	Limit 5 Count:	0
Limit 2 Per Item Limit:	0.00	Limit 5 Per Item Limit:	0.00
Limit 3 Description:		Limit 6 Description:	
Limit 3:	0.00	Limit 6:	0.00
Limit 3 Amount:	0.00	Limit 6 Amount:	0.00
Limit 3 Count Limit:	0	Limit 6 Count Limit:	0
Limit 3 Count:	0	Limit 6 Count:	0
Limit 3 Per Item Limit:	0.00	Limit 6 Per Item Limit:	0.00

**Custom Fields:**

Privacy Option:  
 Membership Source: BR  
 Certified By:  
 Marketing Promo Code:

**Member Name Information:**

Title: [REDACTED]  
First Name: [REDACTED]  
Middle Name: [REDACTED]  
Last Name: [REDACTED]  
Suffix: [REDACTED]

Birth Date: 11/01/1984  
Death Date: \_\_/\_\_/\_\_  
Sex: [REDACTED]  
Mother's Maiden Name: [REDACTED]

Name Format: Individual  
Preferred Contact: Not Specified  
Home Phone: [REDACTED]  
Work Phone: [REDACTED]  
Work Phone Ext: [REDACTED]  
Mobile Phone: [REDACTED]  
Phone Type: Domestic  
Pager Number: [REDACTED]  
E-Mail Address: [REDACTED]@bop.gov

SSN/TIN: [REDACTED]  
SSN/TIN Type: Individual SSN  
U.S. Person Flag: U.S. Person  
Current Employer: DEPT OF PROBATION  
Occupation: [REDACTED]  
Curr Gross Mo Pay: 0.00  
Curr Net Mo Pay: 0.00  
Curr Mo Pay Last Updated: \_\_/\_\_/\_\_  
Restricted Access: Normal  
MBR Status: Member

Alt E-Mail Address: [REDACTED]  
Preferred Contact Method: Not Specified  
DBA Title: [REDACTED]  
DBA First Name: [REDACTED]  
DBA Middle Name: [REDACTED]  
DBA Last Name: [REDACTED]  
DBA Suffix: [REDACTED]  
DBA Name Format: Individual

**FinCEN Information:**

CTR Exempt: Not Exempt  
Legal Entity Identifier: [REDACTED]  
Beneficial Owner Type: None  
Beneficial Owner Percentage: 0.000%

**Military APR Information:**

Active Duty: Not in Active Duty Service  
Active Duty Verification Date: \_\_/\_\_/\_\_  
Active Duty Start Date: \_\_/\_\_/\_\_  
Active Duty Separation Date: \_\_/\_\_/\_\_

**Nonresident Alien Reporting:**

IRS Country Code: [REDACTED]  
NRA Tax Rate: 30.000%  
NRA Exemption Code: [REDACTED]  
Form W-8 On File: No  
W-8 Expiration Date: \_\_/\_\_/\_\_  
Foreign TIN: [REDACTED]  
Chapter 4 Status Code: 23  
GIIN: [REDACTED]  
Substantial Owner: No  
LOB Code: [REDACTED]

**Member Address Information:**

Address Type: Domestic address  
Street: [REDACTED]  
City: BROOKLYN  
State: NY  
Zip Code: 11205-2228

Extra Address: [REDACTED]  
Country: [REDACTED]  
Country Code: [REDACTED]  
Carrier Route: C014

**Name Record Information:**

MBR Number Link: [REDACTED]  
MBR Number Link Chg Date: 01/21/2009  
License: [REDACTED]  
Address Verify Date: \_\_/\_\_/\_\_  
Mail Override: No override  
ECOA Code: Individual  
Beneficiary Percent: 0.000%  
Extra Information: [REDACTED]  
SSN Change Date: 01/21/2009  
SSN/TIN Override: No override  
SSN/TIN Certification: SSN/TIN is certified  
IRS Correction: No Correction  
Amendment Number: 0  
Credit Report Consumer Info: [REDACTED]  
Credit Rpt Consumer Date: \_\_/\_\_/\_\_  
Use as Marketing Address: No

ADDR Number Link: [REDACTED]  
ADDR Number Link Chg Date: 01/21/2009  
Copy other Name: [REDACTED]  
Name Type: Primary  
Name SubType: 0  
Name Change Date: 01/21/2009  
Address Change Date: 04/30/2012  
Credit Rpt Address Change Date: 04/30/2012  
Effective Date: \_\_/\_\_/\_\_  
Expiration Date: \_\_/\_\_/\_\_  
Last FM Date: 08/08/2015  
MBR Last FM Date: 08/08/2015  
ADDR Last FM Date: 01/21/2009  
Confidential: Unclassified  
Credit Rpt Address Indicator: [REDACTED]  
CR Address Indicator Date: \_\_/\_\_/\_\_

**Identification 1:**

Documentary Flag 1: Non-documentary Identification  
ID Type 1: State Drivers License  
ID Description 1: NYS DL

**Identification 2:**

Documentary Flag 2: Non-documentary Identification  
ID Type 2: US Enhanced Drivers License  
ID Description 2: PROBATION

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

[REDACTED]  
\_\_\_\_\_  
11/01/2010  
\_\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

[REDACTED]  
\_\_\_\_\_  
12/31/2009  
\_\_\_\_\_

**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Y

**BUSINESS RECORD CERTIFICATION**

(Pursuant to C.P.L.R. 3122-a)

State of New York )  
                          ) s.s:  
County of New York )

██████████ SSN# ██████████ Our Reference: SUB9316-DJ,

██████████ being duly sworn, deposes and says:

1. I am a duly authorized custodian of the attached records and am authorized to make the within certification of behalf of Municipal Credit Union.
2. To the best of my knowledge, after reasonable inquiry, the records or copies thereof are accurate versions of the documents described in the subpoena duces tecum (a copy of which I annexed hereto) that are in the possession, custody, or control of Municipal Credit Union, the recipient of the subpoena.
3. To the best of my knowledge, after reasonable inquiry, the records and copies produced:
  - represent all the documents described in the subpoena duces tecum (or)
  - do not represent a complete set of the documents described in the subpoena duces tecum. The missing documents, and the reason for their absence, are as follows:

Description of Missing Document	Reason for Absence
Checks	Not Applicable
Credit Cards Statements	Not Applicable

These records do not contain Suspicious Activity Reports or Currency Transaction Reports. Municipal Credit Union's BSA Department will respond directly to any request for Suspicious Activity Reports or Currency Transaction Reports.

4. The records and copies produced were made by personnel or staff of Municipal Credit Union, or persons acting under their control, in the regular course of business, at the time of the act, transaction, occurrence or event recorded therein, or within a reasonable time thereafter, and that it was in the regular course of Municipal Credit Union's business to make or maintain these records.

Signature/Date ██████████ 9/4/19

State of New York  
County of NY

Sworn to before me this 4<sup>th</sup> day of Sept, 2019

██████████  
NOTARY PUBLIC  
██████████

Notary Public, State of New York  
No. ██████████  
Qualified in Queens County  
Term Expires April 12, 2022

<b>Account Number:</b> <span style="background-color: black; color: black;">[REDACTED]</span>	<b>Basis for Membership:</b> _____
---	------------------------------------

<b>Please tell us about yourself</b>		<input type="checkbox"/> ChexSystems:	
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>
Last Name	First Name	Middle Name	Suffix (Jr. Sr. II)
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>
Date of Birth	Social Security Number	Mother's Maiden Name	Home Phone Number
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>
Street Address (including Apt. #)	City	State	ZIP
<span style="background-color: black; color: black;">[REDACTED]</span>	BROOKLYN	NY	11214
Mailing Address (including Apt. #)	City	State	ZIP
FED. BUREAU OF PRISON	PO BOX 1043		
Employer		Employer's Address	
NY	NY	10013	<span style="background-color: black; color: black;">[REDACTED]</span>
City	State	ZIP	Work Phone Number
<span style="background-color: black; color: black;">[REDACTED]</span>			Cell Phone Number
Email Address		Re-type Email Address (for verification)	
State Drivers Licens. <span style="background-color: black; color: black;">[REDACTED]</span>		NY	
ID 1 Type:	ID 1 Number	ID 1 Description	ID 1 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	02/26/13
ID 2 Type:	ID 2 Number	ID 2 Description	ID 2 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>
ID 3 Type:	ID 3 Number	ID 3 Description	ID 3 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>	<span style="background-color: black; color: black;">[REDACTED]</span>

<b>Joint Account Holder</b>		<input type="checkbox"/> ChexSystems:	
<span style="background-color: black; color: black;">[REDACTED]</span>			
Last Name	First Name	Middle Name	Suffix (Jr. Sr. II)
<span style="background-color: black; color: black;">[REDACTED]</span>			
Date of Birth	Social Security Number	Mother's Maiden Name	Home Phone Number
<span style="background-color: black; color: black;">[REDACTED]</span>			
Street Address (including Apt. #)	City	State	ZIP
<span style="background-color: black; color: black;">[REDACTED]</span>			
Mailing Address (including Apt. #)	City	State	ZIP
<span style="background-color: black; color: black;">[REDACTED]</span>			
Employer		Employer's Address	
<span style="background-color: black; color: black;">[REDACTED]</span>			
City	State	ZIP	Work Phone Number
<span style="background-color: black; color: black;">[REDACTED]</span>			Cell Phone Number
Email Address		Re-type Email Address (for verification)	
<span style="background-color: black; color: black;">[REDACTED]</span>		<span style="background-color: black; color: black;">[REDACTED]</span>	
ID 1 Type:	ID 1 Number	ID 1 Description	ID 1 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>			
ID 2 Type:	ID 2 Number	ID 2 Description	ID 2 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>			
ID 3 Type:	ID 3 Number	ID 3 Description	ID 3 Expiration Date
<span style="background-color: black; color: black;">[REDACTED]</span>			

**Beneficiary Information (optional)**

██████████ Last Name	██████████ First Name	_____ Middle Name	_____ Suffix (Jr. Sr. II)
██████████ Date of Birth	_____ Social Security Number	_____ Relationship to member	_____ Home Phone Number
██████████ Street Address (including Apt. #)	BROOKLYN City	NY State	11214 ZIP

**Beneficiary Information (optional)**

██████████ Last Name	██████████ First Name	_____ Middle Name	_____ Suffix (Jr. Sr. II)
██████████ Date of Birth	_____ Social Security Number	_____ Relationship to member	_____ Home Phone Number
██████████ Street Address (including Apt. #)	BROOKLYN City	NY State	11214 ZIP

**Accounts/Services To Open:**

Shares     
 FasTrack Checking     
 ATM/Check Card     
 Alternative Checking  
 Money Market     
 Touch Tone Teller     
 MCU OnLine     
 Order Checks  
Date: 09/25/07

I hereby apply for membership and subscribe for at least one share (\$5.00) in the Municipal Credit Union and agree to conform to its By-Laws and amendments thereof. I agree to be governed by the Account Agreement, Rules and Regulations and Schedule of Dividends, Service Charges and Fees of the Municipal Credit Union applicable to Share, FasTrack Checking, Vacation, Holiday and Money Market accounts as now in effect and as from time to time amended. I agree to be bound by the terms and conditions contained in the MCU Cash Connection, MCU ATM/Check Card and/or Touch Tone Teller Agreements which will be mailed to me if I elect to receive such service(s). Also, I have received and agree to be bound by the forms and conditions of the MCU OnLine agreement upon my first use of MCU OnLine service(s).

I understand that the designations made on this signature card/form will apply to all MCU deposit accounts which are or will be in the future maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), and will have the effect of revoking all previous designations made with regard to such accounts.

If a joint tenant has been designated on this signature card, it is agreed that these accounts be payable to either of us and upon the death of one of us, to the survivor. Also, it is agreed that any joint tenant may, without the consent of or notice to the other, pledge all or any part of the shares in these accounts as collateral security for a loan with MCU. If a beneficiary (beneficiaries) has (or have) been designated on this signature card, it is agreed that this is a voluntary and revocable trust, and that upon my/our death, the funds in these accounts, and all other deposit accounts maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), will become the property of the named beneficiary or beneficiaries who are alive at the time of my/our death in equal proportions. If both a joint tenant and a beneficiary (or beneficiaries) have been designated on this signature card, it is agreed that the beneficiary(ies) will only acquire an interest in these accounts upon the death of the last surviving joint tenant.

By signing below, I/We authorize Municipal Credit Union to perform a credit investigation including the verification of the information on this application. Verification of income and employment may also be required.

**Under penalties of perjury, I certify (1) that the number shown on this form is my current taxpayer identification number; and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or because the Internal Revenue Service has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

_____ Account Holder Signature	09/25/07 Date
_____ Joint Account Holder Signature	_____ Date

- Yes, I elect to accept the Check Imaging option and agree to pay the associated service charge.
- If Joint Account Holder requests an MCU ATM/Check Card, check this box.

_____ Sponsor Account Number	Manhattan Branch Branch Name	ROSANNA TEJEDA Member Service Representative
---------------------------------	---------------------------------	---

+ 0301366 000057144 0MCUDA 0630100 P3  
OFFICER [REDACTED]  
[REDACTED]  
MANHASSET NY 11030-3331

### Your Account Summary

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	127.91
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>133.41</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

### MCU News & Promotions



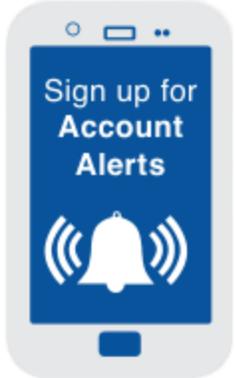
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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			5.50
Apr 30	New Balance			5.50

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			373.19
Apr 01	Withdrawal - VISA - Visa Purchase	[REDACTED]		326.59

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	03/31 UMBERTOS OF NHP MANHASSET NY Withdrawal - VISA - Visa Purchase	-5.43		321.16
Apr 01	04/01 STOP & SHOP 2591 BROOKLYN NY Withdrawal - POS #018040	-58.34		262.82
Apr 03	NST MODELL'S #61 130279 89-59 BAY PARKWAY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-39.36		223.46
Apr 03	04/02 OLIVE GARDEN 0021558 BROOKLYN NY Withdrawal - POS #489736	-17.36		206.10
Apr 04	J & H OUTLET 4112 SUNRISE HWY OAKDALE NY Withdrawal - VISA - Visa Purchase	-9.99		196.11
Apr 04	04/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA Withdrawal - VISA - Visa Purchase	-40.56		155.55
Apr 04	04/03 JIFFY CLEANERS MANHASSET NY Withdrawal - ATM - #033889	-83.00		72.55
Apr 04	Cardtronics CCSB 8430 NEW UTRECHT AVE# BROOKLYN NY Withdrawal - ATM Fee	-3.00		69.55
Apr 04	Cardtronics CCSB 8430 NEW UTRECHT AVE# BROOKLYN NY Withdrawal - POS #037856	-6.09		63.46
Apr 05	DEALS 2402 86TH ST BROOKLYN NY Withdrawal - VISA - Visa Purchase	-16.24		47.22
Apr 05	04/03 FOR FIVE COFFEE ROASTER MANHASSET NY Withdrawal - VISA - Visa Purchase	-27.60		19.62
Apr 05	04/03 FOR FIVE COFFEE ROASTER MANHASSET NY Deposit - ACH - AGRI TREAS 310		2,571.69	2,591.31
	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,471.69 CO: AGRI TREAS 310			
Apr 06	Withdrawal - VISA - Visa Purchase	-16.55		2,574.76
Apr 06	04/04 LOUIES MANHASSET RESTAU MANHASSET NY Withdrawal - POS #443998	-1,746.96		827.80
Apr 07	267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY Withdrawal - VISA - Visa Purchase	-27.50		800.30
Apr 07	04/07 BP#4836326MUKTI 49 PETR CORONA NY Withdrawal - POS #287978	-39.98		760.32
Apr 07	AMAZON.COM*MW99T69A0 SEATTLE WA Withdrawal - VISA - Visa Purchase	-167.08		593.24
Apr 08	04/05 BESITO RESTAURANT ROSLYN NY Withdrawal - VISA - Visa Purchase	-28.73		564.51
Apr 08	04/07 GUNMAGWAREHOUSE.COM 305-9012221 FL Withdrawal - POS #573128	-29.99		534.52
Apr 09	AMAZON.COM*MW81S1YK1 SEATTLE WA Withdrawal - VISA - Visa Purchase	-48.07		486.45
Apr 11	04/09 OLIVE GARDE41400064147 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-103.42		383.03
Apr 11	04/11 BERNIES BAIT AND TACKLE BROOKLYN NY Withdrawal - ATM - #245599	-101.75		281.28
Apr 11	STILLWELL AV-191332 2620 86TH STREET, BROOKLYN NY Withdrawal - ATM Fee	-3.00		278.28
Apr 13	STILLWELL AV-191332 2620 86TH STREET, BROOKLYN NY Withdrawal - VISA - Visa Purchase	-34.20		244.08
	04/11 KUNG FU JAPANESE & CHIN BROOKLYN NY			

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 13	Withdrawal - VISA - Visa Purchase 04/13 KING KULLEN #8 1430 Nor Manhasset NY	-53.93		190.15
Apr 14	Withdrawal - VISA - Visa Purchase 04/13 BASKIN #360654 Q35 PRT WASHINGTON NY	-19.30		170.85
Apr 15	Withdrawal - VISA - Visa Purchase 04/14 UMBERTOS OF NHP MANHASSET NY	-36.12		134.73
Apr 16	Withdrawal - VISA - Visa Purchase 04/16 OLIVE GARDE41400064147 BROOKLYN NY	-35.21		99.52
Apr 17	Withdrawal - POS #999237 ALL STAR GAS, LLC 54 PADANARAM ROAD DANBURY CT	-6.67		92.85
Apr 18	Withdrawal - VISA - Visa Purchase 04/17 BAGELMAN III DANBURY CT	-13.38		79.47
Apr 18	Withdrawal - ATM - #005102 Cardtronics CCSP 1532 86TH ST BROOKLYN NY	-63.00		16.47
Apr 18	Withdrawal - ATM Fee Cardtronics CCSP 1532 86TH ST BROOKLYN NY	-3.00		13.47
Apr 18	Withdrawal - POS #055388 SUNOCO 0007164713 1248 CONEY ISLAND AVENU BROOKLYN NY	-10.00		3.47
Apr 19	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,961.79 CO: AGRI TREAS 310		3,061.79	3,065.26
Apr 19	Withdrawal - ATM - #508208 CITIBAN0023393 1353 NRTHN BLVD MNHASST NY	-603.00		2,462.26
Apr 19	Withdrawal - POS #871220 AMAZON.COM*MZ7WI61Q0 SEATTLE WA	-16.71		2,445.55
Apr 20	Withdrawal - VISA - Visa Purchase 04/19 TMOBILE*POSTPAID IVR 800-937-8997 WA	-365.11		2,080.44
Apr 20	Withdrawal - VISA - Visa Purchase 04/19 800-781-2677*ATLANTCTC WOODSIDE NY	-68.40		2,012.04
Apr 20	Withdrawal - VISA - Visa Purchase 04/19 800-781-2677*ATLANTCTC 800-781-2677 NY	-543.11		1,468.93
Apr 20	Withdrawal - POS #277364 AMAZON.COM*MZ6OW91G0 SEATTLE WA	-213.01		1,255.92
Apr 20	Withdrawal - VISA - Visa Purchase 04/20 NORDSTROM RACK # 1400 N MANHASSET NY	-48.85		1,207.07
Apr 21	Withdrawal - VISA - Visa Purchase 04/21 BP#4836326MUKTI 49 PETR CORONA NY	-29.00		1,178.07
Apr 21	Withdrawal - VISA - Visa Purchase 04/20 HUNAN TASTE GREENVALE NY	-54.60		1,123.47
Apr 22	Withdrawal - VISA - Visa Purchase 04/21 DARUMA OF TOKYO GREAT NECK NY	-51.60		1,071.87
Apr 23	Withdrawal - VISA - Visa Purchase 04/22 PAYPAL *SQUIRESDINER 402-935-7733 IL	-26.71		1,045.16
Apr 23	Withdrawal - POS #136870 AMAZON.COM*MZ56N9MI0 SEATTLE WA	-12.99		1,032.17
Apr 23	Withdrawal - VISA - Visa Purchase 04/23 NORDSTROM RACK # 550 GA BROOKLYN NY	-26.29		1,005.88
Apr 23	Withdrawal - VISA - Visa Purchase 04/23 BERNIES BAIT AND TACKLE BROOKLYN NY	-14.12		991.76
Apr 23	Withdrawal - ATM - #000930 PAI ISO 1950 BATH AVE BROOKLYN NY	-82.00		909.76
Apr 23	Withdrawal - ATM Fee PAI ISO 1950 BATH AVE BROOKLYN NY	-3.00		906.76

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 23	Withdrawal - ACH - HONDA PMT TYPE: 8004579929 ID: A953472715 CO: HONDA PMT	-380.00		526.76
Apr 24	Withdrawal - VISA - Visa Purchase 04/23 STARBUCKS STORE 23267 BROOKLYN NY	-11.11		515.65
Apr 25	Withdrawal - VISA - Visa Purchase 04/23 KUNG FU JAPANESE & CHIN BROOKLYN NY	-51.20		464.45
Apr 25	Withdrawal - VISA - Visa Purchase 04/23 LOUIES MANHASSET RESTAU MANHASSET NY	-16.50		447.95
Apr 25	Withdrawal - VISA - Visa Purchase 04/23 CELLULAR ARENA BROOKLYN NY	-54.44		393.51
Apr 26	Withdrawal - VISA - Visa Purchase 04/25 UMBERTOS OF NHP MANHASSET NY	-24.88		368.63
Apr 27	Withdrawal - POS #916550 NWS For Five Coffee660267 290 Plandome Road Manhasset NY	-26.51		342.12
Apr 28	Withdrawal - VISA - Visa Purchase 04/27 COW HARBOR BAIT AND TAC NORTHPORT NY	-20.32		321.80
Apr 29	Withdrawal - POS #026867 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-42.09		279.71
Apr 29	Withdrawal - VISA - Visa Purchase 04/29 WALGREENS STORE 1532 86 BROOKLYN NY	-37.98		241.73
Apr 29	Withdrawal - POS #025843 DEALS 2402 86TH ST BROOKLYN NY	-53.18		188.55
Apr 30	Withdrawal - VISA - Visa Purchase 04/29 FULL BELLY DELI DANBURY CT	-11.16		177.39
Apr 30	Withdrawal - VISA - Visa Purchase 04/29 BAGELMAN III DANBURY CT	-5.23		172.16
Apr 30	Withdrawal - VISA - Visa Purchase 04/29 DUNKIN #304362 Q35 BROOKLYN NY	-4.89		167.27
Apr 30	Withdrawal - VISA - Visa Purchase 04/30 OLIVE GARDE41400064147 BROOKLYN NY	-39.36		127.91
<b>Apr 30</b>	<b>New Balance</b>			<b>127.91</b>
Totals For This Period:		-5,878.76	5,633.48	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

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## NCUA

National Credit Union Administration, a U.S. Government Agency

+ 0968053 000056568 0MCUDA 0630100  
OFFICER [REDACTED]  
[REDACTED]  
MANHASSET NY 11030-3331

### Your Account Summary

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	1,044.63
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,050.13</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

### MCU News & Promotions

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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			5.50
Feb 28	New Balance			5.50

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			2,141.11
Feb 01	Withdrawal - VISA - Visa Purchase	-20.00		2,121.11

MCU Account #

Statement Period: 02/01/19 - 02/28/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	02/01 2030 SUNRISE GAS INC MERRICK NY Withdrawal - VISA - Visa Purchase	-96.58		2,024.53
Feb 02	02/01 KING KULLEN #8 1430 Nor Manhasset NY Withdrawal - POS #508852	-1,000.00		1,024.53
Feb 02	267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY Withdrawal - VISA - Visa Purchase	-16.35		1,008.18
Feb 02	02/02 FLYING TIGER COPENHAGE GARDEN CITY NY Withdrawal - VISA - Visa Purchase	-21.68		986.50
Feb 02	02/02 BARNESNOBLE 91 OLD COUN CARLE PLACE NY Withdrawal - VISA - Visa Purchase	-266.16		720.34
Feb 03	02/02 CHARLES TYRWHITT - ROOSEVELT NY Withdrawal - VISA - Visa Purchase	-123.74		596.60
Feb 04	02/02 CAFE FORMAGGIO CARLE PLACE NY Withdrawal - VISA - Visa Purchase	-10.81		585.79
Feb 04	02/03 Amazon.com*MB83O2DP2 Amzn.com/bill WA Withdrawal - VISA - Visa Purchase	-9.99		575.80
Feb 04	02/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA Deposit - ACH - DOJ TREAS 310		600.00	1,175.80
Feb 04	TYPE: MISC PAY ID: 9101036151 CO: DOJ TREAS 310 Withdrawal - POS #748409	-24.95		1,150.85
Feb 04	AMAZON.COM*MB7P47SC2 SEATTLE WA Withdrawal - ATM - #866559	-201.50		949.35
Feb 04	86TH STREET -162410 2176 86TH STREET BROOKLYN NY Withdrawal - ATM Fee	-3.00		946.35
Feb 05	86TH STREET -162410 2176 86TH STREET BROOKLYN NY Withdrawal - VISA - Visa Purchase	-51.48		894.87
Feb 06	02/04 PAYPAL *BEDFORDFREE 402-935-7733 NY Withdrawal - VISA - Visa Purchase	-23.88		870.99
Feb 06	02/06 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - POS #015230	-15.00		855.99
Feb 06	NST MODELL'S #61 780430 89-59 BAY PARKWAY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-34.93		821.06
Feb 06	02/06 CENTURY TWENTY ONE #20 BROOKLYN NY Withdrawal - POS #014087	-47.85		773.21
Feb 06	NST MODELL'S #61 882153 89-59 BAY PARKWAY BROOKLYN NY Withdrawal - POS #044301	-35.27		737.94
Feb 07	DEALS 2402 86TH ST BROOKLYN NY Withdrawal - VISA - Visa Purchase	-1.25		736.69
Feb 07	02/06 NYCDOT PARKING METERS LONG IS CITY NY Withdrawal - VISA - Visa Purchase	-1.50		735.19
Feb 07	02/06 NYCDOT PARKING METERS LONG IS CITY NY Deposit - ACH - AGRI TREAS 310		2,692.50	3,427.69
Feb 08	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,592.50 CO: AGRI TREAS 310 Withdrawal - VISA - Visa Purchase	-44.05		3,383.64
Feb 08	02/06 KUNG FU JAPANESE & CHIN BROOKLYN NY Withdrawal - VISA - Visa Purchase	-67.81		3,315.83
Feb 08	02/08 KING KULLEN #8 1430 Nor Manhasset NY Withdrawal - VISA - Visa Purchase	-22.00		3,293.83
	02/08 BP#9238205ASGHAR & SONS FARMINGDALE NY			

MCU Account #

Statement Period: 02/01/19 - 02/28/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 08	Withdrawal - VISA - Visa Purchase 02/07 CROSBY ST RESTAURANT NEW YORK NY	-161.10		3,132.73
Feb 08	Withdrawal - VISA - Visa Purchase 02/07 HU KITCHEN NEW YORK NY	-8.21		3,124.52
Feb 09	Withdrawal - VISA - Visa Purchase 02/07 FOR FIVE COFFEE ROASTER MANHASSET NY	-16.01		3,108.51
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 A&S PORK STORES HUNTINGTON ST NY	-72.00		3,036.51
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 800-781-2677*ATLANTCTC 800-781-2677 NY	-153.12		2,883.39
Feb 09	Withdrawal - VISA - Visa Purchase 02/09 5.11 Tactical CARLE PLA Carle Place NY	-90.74		2,792.65
Feb 09	Withdrawal - POS #179305 267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY	-800.00		1,992.65
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 TIFFANY & CO #035 MANHASSET NY	-271.56		1,721.09
Feb 09	Withdrawal - POS #961230 SAKS OFF 5TH 776 1070 OLD COUNTRY ROAD GARDEN CITY NY	-87.85		1,633.24
Feb 09	Withdrawal - POS #001228 HOMEGOODS #0628 1030 OLD COUNTRY RD WESTBURY NY	-24.68		1,608.56
Feb 10	Withdrawal - VISA - Visa Purchase 02/09 PAYPAL *PAXXMAXX 402-935-7733 CA	-12.84		1,595.72
Feb 11	Withdrawal - VISA - Visa Purchase 02/09 KITCHEN KABARET ROSLYN HTS NY	-39.06		1,556.66
Feb 11	Withdrawal - POS #030260 TARGET T-1401 519 Gateway Dr Brooklyn NY	-45.65		1,511.01
Feb 12	Withdrawal - VISA - Visa Purchase 02/12 BP#4836326MUKTI 49 PETR CORONA NY	-20.00		1,491.01
Feb 12	Withdrawal - VISA - Visa Purchase 02/11 FIVE BELOW 351 BROOKLYN NY	-34.80		1,456.21
Feb 12	Withdrawal - VISA - Visa Purchase 02/12 KING KULLEN #8 1430 Nor Manhasset NY	-48.21		1,408.00
Feb 12	Withdrawal - VISA - Visa Purchase 02/12 OLIVE GARDEN 0021558 BROOKLYN NY	-29.36		1,378.64
Feb 13	Withdrawal - VISA - Visa Purchase 02/13 FAHME MENS SUIT OUTLET BROOKLYN NY	-50.00		1,328.64
Feb 13	Withdrawal - POS #007776 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-37.62		1,291.02
Feb 13	Withdrawal - POS #061728 DEALS 2402 86TH ST BROOKLYN NY	-62.04		1,228.98
Feb 14	Withdrawal - VISA - Visa Purchase 02/13 NYCDOT PARKING METERS LONG IS CITY NY	-2.50		1,226.48
Feb 14	Withdrawal - VISA - Visa Purchase 02/13 IHOP #2132 BROOKLYN NY	-41.23		1,185.25
Feb 15	Withdrawal - VISA - Visa Purchase 02/15 FAIRWAY MKT DG FAIRWAY NEW YORK NY	-81.28		1,103.97
Feb 15	Withdrawal - VISA - Visa Purchase 02/15 KING KULLEN #8 1430 Nor Manhasset NY	-67.49		1,036.48
Feb 17	Withdrawal - VISA - Visa Purchase 02/16 NEW VENUS BEAUTY SUPPLY HICKSVILLE NY	-29.83		1,006.65
Feb 18	Withdrawal - VISA - Visa Purchase 02/16 KITCHEN KABARET ROSLYN HTS NY	-		960.12
Feb 18	Withdrawal - VISA - Visa Purchase 02/16 GREEN LIGHT PETROLEUM I HICKSVILLE NY	-20.00		940.12

MCU Account #

Statement Period: 02/01/19 - 02/28/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 18	Withdrawal - POS #593006 AMAZON.COM*MI5U82NM2 SEATTLE WA	-30.84		909.28
Feb 18	Withdrawal - POS #019910 TARGET T-1401 519 Gateway Dr Brooklyn NY	-75.61		833.67
Feb 18	Withdrawal - VISA - Visa Purchase 02/18 NORDSTROM RACK # 550 GA BROOKLYN NY	-37.12		796.55
Feb 18	Withdrawal - VISA - Visa Purchase 02/18 AMZN Mktp US*MI3FP3NX2 Amzn.com/bill WA	-6.75		789.80
Feb 18	Withdrawal - VISA - Visa Purchase 02/18 ALMONTE'S FOOD DYN BROOKLYN NY	-22.70		767.10
Feb 19	Withdrawal - VISA - Visa Purchase 02/18 PANERA BREAD #204682 BROOKLYN NY	-64.20		702.90
Feb 20	Withdrawal - VISA - Visa Purchase 02/19 AMZ*tm lewin 084-53891898 LU	-59.90		643.00
Feb 20	Withdrawal - Card Fee VISA INTERNATIONAL SERVICE ASSESSMENT Date 02/19/19	-0.60		642.40
Feb 20	Withdrawal - POS #026003 DEALS 2402 86TH ST BROOKLYN NY	-17.44		624.96
Feb 20	Withdrawal - VISA - Visa Purchase 02/20 BP#5453345VERRAZANO SER BROOKLYN NY	-25.00		599.96
Feb 20	Withdrawal - VISA - Visa Purchase 02/20 HEALTH MAX 5TH AVENUE. BROOKLYN NY	-25.00		574.96
Feb 20	Withdrawal - ACH - NYC FINANCE TYPE: PARKING TK ID: 1136400434 CO: NYC FINANCE	-75.00		499.96
Feb 21	Withdrawal - VISA - Visa Purchase 02/20 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		498.71
Feb 22	Withdrawal - VISA - Visa Purchase 02/20 KUNG FU JAPANESE & CHIN BROOKLYN NY	-38.60		460.11
Feb 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,888.67 CO: AGRI TREAS 310		1,988.67	2,448.78
Feb 23	Withdrawal - POS #174993 267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY	-800.00		1,648.78
Feb 23	Withdrawal - VISA - Visa Purchase 02/23 TMOBILE*POSTPAID IVR 800-937-8997 WA	-241.00		1,407.78
Feb 24	Withdrawal - VISA - Visa Purchase 02/23 BUTTERCOOKY BAKERY MANH MANHASSETT NY	-5.74		1,402.04
Feb 25	Withdrawal - VISA - Visa Purchase 02/23 CHICK-FIL-A #04256 GARDEN CITY NY	-8.13		1,393.91
Feb 25	Withdrawal - VISA - Visa Purchase 02/22 KITCHEN KABARET ROSLYN HTS NY	-34.87		1,359.04
Feb 25	Withdrawal - VISA - Visa Purchase 02/22 LOUIES MANHASSET RESTAU MANHASSETT NY	-17.00		1,342.04
Feb 25	Withdrawal - VISA - Visa Purchase 02/24 UMBERTOS OF NHP MANHASSETT NY	-18.40		1,323.64
Feb 25	Withdrawal - POS #008429 TARGET T-1401 519 Gateway Dr Brooklyn NY	-85.16		1,238.48
Feb 25	Withdrawal - VISA - Visa Purchase 02/25 BP#3012663PENN & FLAT B BROOKLYN NY	-21.23		1,217.25
Feb 26	Withdrawal - VISA - Visa Purchase 02/25 KFC J235041 BROOKLYN NY	-18.50		1,198.75
Feb 27	Withdrawal - POS #011574	-32.37		1,166.38

**FASTRACK CHECKING**

(continued) **S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	NST MODELL'S #61 771346 89-59 BAY PARKWAY BROOKLYN NY			
Feb 27	Withdrawal - POS #043795	-78.82		1,087.56
	TARGET T-1401 519 Gateway Dr Brooklyn NY			
Feb 28	Withdrawal - VISA - Visa Purchase	-42.93		1,044.63
	02/27 PANERA BREAD #204682 BROOKLYN NY			
<b>Feb 28</b>	<b>New Balance</b>			<b>1,044.63</b>
Totals For This Period:		-6,377.65	5,281.17	

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING	
CHECK NUMBER	CHECK DATE	\$ AMOUNT		
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.	
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.	\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	\$
			+	\$
			+	\$
			+	\$
			4. TOTAL (2 PLUS 3):	\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.	\$
			6. REGISTER BALANCE (4 MINUS 5):	\$
	TOTAL:			

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+ 0956847 000056462 0MCUDA 0630100  
OFFICER [REDACTED]  
[REDACTED]  
MANHASSET NY 11030-3331

**Your Account Summary**

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	2,141.11
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>2,146.61</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

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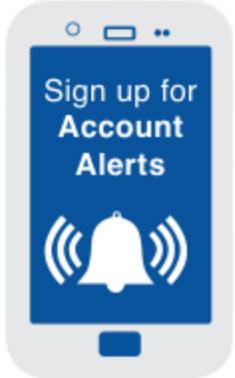
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**PRIMARY SHARE** **S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	Previous Balance			0.00
Jan 25	Deposit - ATM FEE REFUND		5.50	5.50
Jan 25	ATM FEE REFUND			
Jan 31	New Balance			5.50
Totals For This Period:		0.00	5.50	

MCU Account #

Statement Period: 01/01/19 - 01/31/19

Page 2 of 5

**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	<b>Previous Balance</b>			<b>974.56</b>
Jan 01	Withdrawal - VISA - Visa Purchase 12/30 KITCHEN KABARET ROSLYN HTS NY	-29.96		944.60
Jan 01	Withdrawal - VISA - Visa Purchase 12/31 FIVE BELOW 351 BROOKLYN NY	-11.15		933.45
Jan 01	Withdrawal - VISA - Visa Purchase 12/31 TACO BELL 030731 BROOKLYN NY	-11.28		922.17
Jan 02	Withdrawal - VISA - Visa Purchase 12/31 FOR FIVE COFFEE ROASTER MANHASSET NY	-10.58		911.59
Jan 02	Withdrawal - VISA - Visa Purchase 01/02 BP CAR WASH CLEAN, INC BROOKLYN NY	-30.46		881.13
Jan 02	Deposit - Check		150.00	1,031.13
Jan 02	Withdrawal - Cash	-180.00		851.13
Jan 02	Withdrawal - POS #046813 TARGET T-3276 6401 18th Ave Brooklyn NY	-76.70		774.43
Jan 02	Withdrawal - ACH - HONDA PMT TYPE: 8004579929 ID: A953472715 CO: HONDA PMT	-360.00		414.43
Jan 03	Withdrawal - VISA - Visa Purchase 01/02 8616 Quick Lube Brooklyn NY	-35.92		378.51
Jan 03	Withdrawal - POS #046349 HOMEGOODS #0628 1030 OLD COUNTRY RD WESTBURY NY	-43.38		335.13
Jan 04	Withdrawal - VISA - Visa Purchase 01/02 KUNG FU JAPANESE & CHIN BROOKLYN NY	-31.60		303.53
Jan 04	Withdrawal - VISA - Visa Purchase 01/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA	-9.99		293.54
Jan 05	Withdrawal - VISA - Visa Purchase 01/05 NORDSTROM RACK # 1400 N MANHASSET NY	-16.26		277.28
Jan 06	Withdrawal - VISA - Visa Purchase 01/05 GREENVALE PHARMACY AND GREENVVLE NY	-29.95		247.33
Jan 06	Withdrawal - POS #256759 7-ELEVEN 99-49 HORACE HARDI US CORONA NY	-14.13		233.20
Jan 06	Withdrawal - VISA - Visa Purchase 01/06 CVS/PHARMACY #02 02403- Roslyn Height NY	-37.97		195.23
Jan 07	Withdrawal - VISA - Visa Purchase 01/05 FOR FIVE COFFEE ROASTER MANHASSET NY	-26.01		169.22
Jan 07	Withdrawal - POS #012884 NNT BURGER KING #13671981 6413 14TH AVE BROOKLYN NY	-27.70		141.52
Jan 07	Withdrawal - VISA - Visa Purchase 01/07 CENTURY TWENTY ONE #20 BROOKLYN NY	-9.99		131.53
Jan 07	Withdrawal - POS #011570 TARGET T-1401 519 Gateway Dr Brooklyn NY	-46.32		85.21
Jan 08	Withdrawal - VISA - Visa Purchase 01/07 FIVE BELOW 351 BROOKLYN NY	-9.82		75.39
Jan 08	Withdrawal - VISA - Visa Purchase 01/08 RITE AID STORE - 4202 NEW YORK NY	-42.06		33.33
Jan 09	Withdrawal - POS #012429 NNT BURGER KING #13162353 6413 14TH AVE BROOKLYN NY	-10.65		22.68
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		21.43
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 FIVE BELOW 351 BROOKLYN NY	-15.79		5.64

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 14	Deposit - Check		2,000.00	2,005.64
Jan 14	Withdrawal - Cash	-100.00		1,905.64
Jan 16	Withdrawal - ATM - #406724 AB MINI MART-374661 2204 86TH STREET BROOKLYN NY	-102.00		1,803.64
Jan 16	Withdrawal - ATM Fee AB MINI MART-374661 2204 86TH STREET BROOKLYN NY	-3.00		1,800.64
Jan 16	Withdrawal - POS #002815 DEALS 2402 86TH ST BROOKLYN NY	-47.44		1,753.20
Jan 16	Withdrawal - VISA - Visa Purchase 01/16 KEY FOOD #1160 BROOKLYN NY	-39.15		1,714.05
Jan 16	Withdrawal - POS #052673 TARGET T-3276 6401 18th Ave Brooklyn NY	-84.20		1,629.85
Jan 17	Withdrawal - VISA - Visa Purchase 01/17 CVS/PHARMACY #10 10407- NEW YORK NY	-22.31		1,607.54
Jan 18	Withdrawal - VISA - Visa Purchase 01/16 KUNG FU JAPANESE & CHIN BROOKLYN NY	-50.00		1,557.54
Jan 18	Withdrawal - VISA - Visa Purchase 01/17 SOHO VILLAGE PARKING LL NEW YORK NY	-42.00		1,515.54
Jan 18	Withdrawal - VISA - Visa Purchase 01/18 TMOBILE*POSTPAID IVR 800-937-8997 WA	-241.00		1,274.54
Jan 19	Withdrawal - VISA - Visa Purchase 01/18 NEW YORK STATE DMV GARDEN CITY NY	-123.50		1,151.04
Jan 19	Withdrawal - VISA - Visa Purchase 01/19 BARNESNOBLE 1542 Northe Manhasset NY	-10.84		1,140.20
Jan 19	Withdrawal - VISA - Visa Purchase 01/19 UMBERTOS OF NHP MANHASSET NY	-56.35		1,083.85
Jan 20	Withdrawal - VISA - Visa Purchase 01/18 JOSABANK CLOTHIERS 855 MANHASSET NY	-33.00		1,050.85
Jan 21	Withdrawal - VISA - Visa Purchase 01/19 FOR FIVE COFFEE ROASTER MANHASSET NY	-26.01		1,024.84
Jan 21	Withdrawal - ATM - #064193 ACTORS FCU 8520 20TH AVE BROOKLYN NY	-200.00		824.84
Jan 21	Withdrawal - ATM Fee ACTORS FCU 8520 20TH AVE BROOKLYN NY	-3.00		821.84
Jan 21	Withdrawal - POS #018617 DEALS 2402 86TH ST BROOKLYN NY	-68.39		753.45
Jan 21	Withdrawal - POS #021192 TARGET T-1401 519 Gateway Dr Brooklyn NY	-57.55		695.90
Jan 21	Withdrawal - POS #216912 NWS STAPLES 1257 260788 409 GATEWAY DRIVE BROOKLYN NY	-24.88		671.02
Jan 23	Withdrawal - POS #035258 DEALS 2402 86TH ST BROOKLYN NY	-53.85		617.17
Jan 23	Withdrawal - POS #061263 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-24.80		592.37
Jan 23	Withdrawal - POS #245563 NWS STAPLES 0147 180848 9319 5TH AVENUE BROOKLYN NY	-15.00		577.37
Jan 23	Withdrawal - POS #326091 7-ELEVEN 8813 4TH AVE US BROOKLYN NY	-3.19		574.18
Jan 23	Withdrawal - VISA - Visa Purchase 01/23 BP#6634612BAY & BATH BP BROOKLYN NY	-18.89		555.29
Jan 24	Withdrawal - VISA - Visa Purchase 01/23 NYCDOT PARKING METERS LONG IS CITY NY	-2.50		552.79

MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 24	Withdrawal - VISA - Visa Purchase 01/23 DUNKIN #304361 Q35 BROOKLYN NY	-3.69		549.10
Jan 25	Withdrawal - VISA - Visa Purchase 01/23 KUNG FU JAPANESE & CHIN BROOKLYN NY	-40.00		509.10
Jan 25	Withdrawal - VISA - Visa Purchase 01/25 FAIRWAY MKT DG FAIRWAY NEW YORK NY	-78.19		430.91
Jan 27	Withdrawal - VISA - Visa Purchase 01/26 CERIELLO FINE FOODS WILLISTON PAR NY	-37.76		393.15
Jan 28	Withdrawal - POS #050360 DEALS 2402 86TH ST BROOKLYN NY	-43.27		349.88
Jan 28	Withdrawal - VISA - Visa Purchase 01/28 AUTOZONE 5274 1455 86T BROOKLYN NY	-38.28		311.60
Jan 28	Withdrawal - POS #032167 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-21.89		289.71
Jan 29	Withdrawal - VISA - Visa Purchase 01/29 BP#4836326MUKTI 49 PETR CORONA NY	-25.00		264.71
Jan 29	Withdrawal - VISA - Visa Purchase 01/28 OUTBACK 3331 BROOKLYN NY	-67.38		197.33
Jan 29	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,318.95 CO: AGRI TREAS 310		2,518.95	2,716.28
Jan 30	Withdrawal - VISA - Visa Purchase 01/29 UMBERTOS OF NHP MANHASSET NY	-45.32		2,670.96
Jan 30	Withdrawal - POS #013746 NST MODELL'S #61 430936 89-59 BAY PARKWAY BROOKLYN NY	-64.57		2,606.39
Jan 30	Withdrawal - POS #061429 TARGET T-1401 519 Gateway Dr Brooklyn NY	-38.08		2,568.31
Jan 30	Withdrawal - ACH - HONDA PMT TYPE: 8004579929 ID: A953472715 CO: HONDA PMT	-375.00		2,193.31
Jan 31	Withdrawal - VISA - Visa Purchase 01/30 OLIVE GARDEN 00015586 BROOKLYN NY	-52.20		2,141.11
Jan 31	<b>New Balance</b>			<b>2,141.11</b>
Totals For This Period:		-3,502.40	4,668.95	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

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LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
<b>TOTAL:</b>		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

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 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

07/01/19 - 07/31/19

+ 0329201 000057897 0MCUDA 0630100  
 OFFICER [REDACTED]  
 [REDACTED]  
 MANHASSET NY 11030-3331

### Your Account Summary

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	1,164.77
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,170.27</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

### MCU News & Promotions

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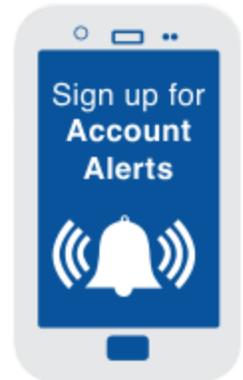
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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			5.50
Jul 31	New Balance			5.50

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			1,833.21
Jul 01	Withdrawal - VISA - Visa Purchase	-485.90		1,347.31

MCU Account #

Statement Period: 07/01/19 - 07/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	06/28 USAA INSURANCE PYMT 800-531-8111 TX Withdrawal - VISA - Visa Purchase	-20.60		1,326.71
Jul 01	06/29 LOUIES MANHASSET RESTAU MANHASSET NY Withdrawal - ATM Fee	-1.00		1,325.71
Jul 01	INQ CITIBAN0023391 1353 NRTHN BLVD MNHASST NY Withdrawal - ATM - #526384	-203.00		1,122.71
Jul 01	CITIBAN0023391 1353 NRTHN BLVD MNHASST NY Withdrawal - ATM Fee	-3.00		1,119.71
Jul 01	CITIBAN0023391 1353 NRTHN BLVD MNHASST NY Withdrawal - POS #003611	-29.00		1,090.71
Jul 01	NNT BURGER KING #13231675 6413 14TH AVE BROOKLYN NY Withdrawal - ATM - #004336	-101.79		988.92
Jul 01	PAI ISO 6413 14TH AVENUE BROOKLYN NY Withdrawal - ATM Fee	-3.00		985.92
Jul 02	PAI ISO 6413 14TH AVENUE BROOKLYN NY Withdrawal - ACH - HONDA PMT	-430.00		555.92
Jul 04	TYPE: 8004579929 ID: A953472715 CO: HONDA PMT Withdrawal - VISA - Visa Purchase	-9.99		545.93
Jul 04	07/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA Withdrawal - VISA - Visa Purchase	-157.00		388.93
Jul 05	07/03 NASSAU COUNTY TRF AND P 516-5722653 NY Withdrawal - VISA - Visa Purchase	-106.18		282.75
Jul 06	07/04 BESITO RESTAURANT ROSLYN NY Withdrawal - VISA - Visa Purchase	-29.31		253.44
Jul 06	07/05 SOUTH SHORE SHOOTING RA ISLIP NY Withdrawal - VISA - Visa Purchase	-8.13		245.31
Jul 06	07/05 SQ *MUNSEY PARK BAG MANHASSET NY Withdrawal - POS #052808	-98.53		146.78
Jul 06	TARGET T-1401 519 Gateway Dr Brooklyn NY Withdrawal - VISA - Visa Purchase	-16.74		130.04
Jul 07	07/06 ALMONTE'S FOOD DYN BROOKLYN NY Withdrawal - VISA - Visa Purchase	-8.13		121.91
Jul 07	07/06 SQ *MUNSEY PARK BAG MANHASSET NY Withdrawal - VISA - Visa Purchase	-20.00		101.91
Jul 08	07/07 BP#3692167BOULEVARD GAS MANHASSET NY Withdrawal - VISA - Visa Purchase	-22.46		79.45
Jul 08	07/07 MANHASSET BAGELS MAHASSET NY Withdrawal - POS #003742	-28.59		50.86
Jul 09	DOLLAR TREE 2847 W 8TH ST BROOKLYN NY Withdrawal - VISA - Visa Purchase	-18.50		32.36
Jul 09	07/08 LITTLE CAESARS 3013-000 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-3.53		28.83
Jul 10	07/09 For Five Coffee Roaste Manhasset NY Withdrawal - VISA - Visa Purchase	-17.65		11.18
Jul 12	07/08 LOUIES MANHASSET RESTAU MANHASSET NY Withdrawal - VISA - Visa Purchase	-5.69		5.49
Jul 12	07/11 SQ *MUNSEY PARK BAG MANHASSET NY Deposit - ACH - AGRI TREAS 310		2,230.80	2,236.29
Jul 13	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 678.83 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,451.97 CO: AGRI TREAS 310 Withdrawal - VISA - Visa Purchase	-2.24		2,234.05

EFTA00133728

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 13	07/12 BUTTERCOOKY BAKERY MANH MANHASSET NY Withdrawal - VISA - Visa Purchase	-36.62		2,197.43
Jul 13	07/12 31 LILYS NEW YORK NY Withdrawal - VISA - Visa Purchase	-29.00		2,168.43
Jul 13	07/13 BP#3692167BOULEVARD GAS MANHASSET NY Withdrawal - ATM - #232320	-140.00		2,028.43
Jul 13	7ELEVEN-FC 2515 86TH ST. BROOKLYN NY Withdrawal - POS #057263	-137.58		1,890.85
Jul 14	TARGET T-1401 519 Gateway Dr Brooklyn NY Withdrawal - VISA - Visa Purchase	-2.52		1,888.33
Jul 14	07/13 BUTTERCOOKY BAKERY MANH MANHASSET NY Withdrawal - VISA - Visa Purchase	-27.91		1,860.42
Jul 15	07/13 31 LILYS NEW YORK NY Withdrawal - VISA - Visa Purchase	-155.20		1,705.22
Jul 15	07/14 PAYPAL *ESSTAC 402-935-7733 WA Withdrawal - POS #004127	-67.83		1,637.39
Jul 15	TARGET T-1401 519 Gateway Dr Brooklyn NY Withdrawal - VISA - Visa Purchase	-171.00		1,466.39
Jul 15	07/15 T-MOBILE 3696 NOSTRAND BROOKLYN NY Withdrawal - POS #010052	-72.28		1,394.11
Jul 15	DOLLAR TREE 2847 W 8TH ST BROOKLYN NY Withdrawal - VISA - Visa Purchase	-27.01		1,367.10
Jul 16	07/15 BP#6634612BAY & BATH BP BROOKLYN NY Withdrawal - VISA - Visa Purchase	-235.45		1,131.65
Jul 16	07/14 USAA INSURANCE PYMT 800-531-8111 TX Withdrawal - VISA - Visa Purchase	-137.00		994.65
Jul 16	07/15 NASSAU COUNTY TRF AND P 516-5722653 NY Withdrawal - POS #621940	-26.56		968.09
Jul 16	NWS For Five Coffee171337 290 Plandome Road Manhasset NY Withdrawal - POS #622100	-13.03		955.06
Jul 16	NWS For Five Coffee580883 290 Plandome Road Manhasset NY Withdrawal - VISA - Visa Purchase	-22.96		932.10
Jul 17	07/16 KING KULLEN #8 1430 Nor Manhasset NY Withdrawal - VISA - Visa Purchase	-16.75		915.35
Jul 17	07/15 LOUIES MANHASSET RESTAU MANHASSET NY Withdrawal - VISA - Visa Purchase	-107.51		807.84
Jul 17	07/16 800-781-2677*ATLANTCTC WOODSIDE NY Withdrawal - VISA - Visa Purchase	-56.28		751.56
Jul 18	07/17 KING KULLEN #8 1430 Nor Manhasset NY Withdrawal - VISA - Visa Purchase	-28.70		722.86
Jul 19	07/17 PAYPAL *ESSTAC 402-935-7733 WA Withdrawal - VISA - Visa Purchase	-22.21		700.65
Jul 20	07/18 ROSELLA PIZZA INC NEW YORK NY Withdrawal - VISA - Visa Purchase	-1.08		699.57
Jul 20	07/20 BEDBATH&BEYOND# 459 Gat BROOKLYN NY Withdrawal - ATM - #347651	-103.00		596.57
Jul 20	MOBIL GAS ST-259703 6000 SHORE PARKWAY BROOKLYN NY Withdrawal - ATM Fee	-3.00		593.57
Jul 20	MOBIL GAS ST-259703 6000 SHORE PARKWAY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-30.00		563.57
Jul 21	07/20 BP#8551517STILLWELL AV BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.50		557.07
	07/20 SQ *MUNSEY PARK BAG MANHASSET NY			

MCU Account #

Statement Period: 07/01/19 - 07/31/19

Page 4 of 5

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 21	Withdrawal - VISA - Visa Purchase 07/19 MANHASSET BAGELS MAHASSET NY	-21.92		535.15
Jul 21	Withdrawal - VISA - Visa Purchase 07/21 KING KULLEN #8 1430 Nor Manhasset NY	-134.09		401.06
Jul 22	Withdrawal - VISA - Visa Purchase 07/21 LOUIES MANHASSET RESTAU MANHASSET NY	-36.15		364.91
Jul 22	Withdrawal - POS #049745 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-67.68		297.23
Jul 23	Withdrawal - VISA - Visa Purchase 07/22 WCS NYA RTL OCEAN SHP BROOKLYN NY	-10.00		287.23
Jul 23	Withdrawal - VISA - Visa Purchase 07/22 OLIVE GARDEN 00015586 BROOKLYN NY	-39.15		248.08
Jul 24	Withdrawal - VISA - Visa Purchase 07/24 BP#3692167BOULEVARD GAS MANHASSET NY	-27.00		221.08
Jul 26	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,550.90 CO: AGRI TREAS 310		1,650.90	1,871.98
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 Prime Video*MA9213E51 888-802-3080 WA	-5.99		1,865.99
Jul 30	Withdrawal - ACH - HONDA PMT TYPE: 8004579929 ID: A953472715 CO: HONDA PMT	-380.00		1,485.99
Jul 31	Withdrawal - VISA - Visa Purchase 07/30 AMZN Mktg US*MA3786VT2 Amzn.com/bill WA	-37.06		1,448.93
Jul 31	Withdrawal - ATM - #005104 HSBC SOUNDVIEW MKT PL-SHORE PRT WASHINGTN NY	-103.00		1,345.93
Jul 31	Withdrawal - ATM Fee HSBC SOUNDVIEW MKT PL-SHORE PRT WASHINGTN NY	-3.00		1,342.93
Jul 31	Withdrawal - VISA - Visa Purchase 07/30 BUCKRAM STABLES CAFE LOCUST VALLEY NY	-42.91		1,300.02
Jul 31	Withdrawal - POS #023513 TARGET T-3259 101 Shore Rd Port Washingtn NY	-63.22		1,236.80
Jul 31	Withdrawal - VISA - Visa Purchase 07/30 UMBERTOS OF NHP MANHASSET NY	-10.49		1,226.31
Jul 31	Withdrawal - VISA - Visa Purchase 07/31 CVS/PHARMACY #02 02403- Roslyn Height NY	-61.54		1,164.77
Jul 31	<b>New Balance</b>			<b>1,164.77</b>
Totals For This Period:		-4,550.14	3,881.70	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

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# NCUA

National Credit Union Administration, a U.S. Government Agency



P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

06/01/19 - 06/30/19

+ 0320164 000072625 0MCUDA 0630100  
 OFFICER [REDACTED]  
 [REDACTED]  
 MANHASSET NY 11030-3331

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**Your Account Summary**

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	1,833.21
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,838.71</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

**PRIVACY NOTICE**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.nymcu.org/privacy](http://www.nymcu.org/privacy) or we will mail you a free copy upon request if you call us at 212-693-4900.

**PRIMARY SHARE S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			5.50
Jun 30	New Balance			5.50

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			1,808.41
Jun 01	Withdrawal - POS #004991	-59.02		1,749.39

MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	WAL Wal-Mart Super 840701 5293 WAL-SAMS VALLEY STREAM NY			
Jun 01	Withdrawal - VISA - Visa Purchase	-27.25		1,722.14
	06/01 ALMONTE'S FOOD DYN BROOKLYN NY			
Jun 01	Withdrawal - VISA - Visa Purchase	-25.01		1,697.13
	06/01 BP#6634612BAY & BATH BP BROOKLYN NY			
Jun 02	Withdrawal - VISA - Visa Purchase	-7.33		1,689.80
	06/02 For Five Coffee Roaste Manhasset NY			
Jun 02	Withdrawal - POS #105912	-7.32		1,682.48
	7-ELEVEN 99-49 HORACE HARDI US CORONA NY			
Jun 02	Withdrawal - ATM - #162272	-100.00		1,582.48
	7ELEVEN-FC 99-49 HORACE HARDING CORONA NY			
Jun 02	Withdrawal - ATM Fee	-3.00		1,579.48
	7ELEVEN-FC 99-49 HORACE HARDING CORONA NY			
Jun 03	Withdrawal - ACH - HONDA PMT	-760.00		819.48
	TYPE: 8004579929 ID: A953472715 CO: HONDA PMT			
Jun 03	Withdrawal - VISA - Visa Purchase	-38.70		780.78
	06/03 WALGREENS STORE 1532 86 BROOKLYN NY			
Jun 04	Withdrawal - VISA - Visa Purchase	-9.99		770.79
	06/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA			
Jun 04	Withdrawal - VISA - Visa Purchase	-11.99		758.80
	06/03 PAYPAL *PATCHOPS 402-935-7733 CA			
Jun 04	Withdrawal - VISA - Visa Purchase	-83.00		675.80
	06/03 TGI_FRIDAYS #2838 BROOKLYN NY			
Jun 05	Withdrawal - VISA - Visa Purchase	-72.51		603.29
	06/04 NORTH SHORE FARMS PORT WASHINGT NY			
Jun 06	Withdrawal - VISA - Visa Purchase	-26.01		577.28
	06/06 BP#3692167BOULEVARD GAS MANHASSET NY			
Jun 08	Withdrawal - ATM - #887413	-543.00		34.28
	1630 SHORE PARKWAY BROOKLYN NY			
Jun 08	Withdrawal - ATM Fee	-3.00		31.28
	1630 SHORE PARKWAY BROOKLYN NY			
Jun 09	Withdrawal - VISA - Visa Purchase	-3.00		28.28
	06/08 NYCDOT PARKING METERS LONG IS CITY NY			
Jun 09	Withdrawal - VISA - Visa Purchase	-6.78		21.50
	06/08 SQ *MUNSEY PARK BAG MANHASSET NY			
Jun 10	Withdrawal - POS #061431	-14.15		7.35
	WENDY'S #2549 1602 SHORE PKWY BROOKLYN NY			
Jun 14	Deposit - ACH - AGRI TREAS 310		1,678.03	1,685.38
	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,578.03 CO: AGRI TREAS 310			
Jun 15	Withdrawal - POS #013426	-18.00		1,667.38
	NST MODELL'S #61 672494 89-59 BAY PARKWAY BROOKLYN NY			
Jun 15	Withdrawal - POS #017108	-93.24		1,574.14
	TARGET T-1401 519 Gateway Dr Brooklyn NY			
Jun 15	Withdrawal - VISA - Visa Purchase	-202.97		1,371.17
	06/15 T-MOBILE 2165 86TH ST BROOKLYN NY			
Jun 15	Withdrawal - VISA - Visa Purchase	-80.00		1,291.17
	06/15 T-MOBILE 2165 86TH ST BROOKLYN NY			
Jun 15	Withdrawal - ATM - #047409	-102.25		1,188.92
	BP 8775 BAY -404663 8775 BAY PARKWAY BROOKLYN NY			
Jun 15	Withdrawal - ATM Fee	-3.00		1,185.92
	BP 8775 BAY -404663 8775 BAY PARKWAY			

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	BROOKLYN NY			
Jun 16	Withdrawal - VISA - Visa Purchase 06/16 RITE AID STORE - 4202 NEW YORK NY	-45.16		1,140.76
Jun 17	Withdrawal - VISA - Visa Purchase 06/15 PARKVIEW DINER BROOKLYN NY	-36.76		1,104.00
Jun 17	Withdrawal - VISA - Visa Purchase 06/17 BP#3692167BOULEVARD GAS MANHASSET NY	-22.00		1,082.00
Jun 17	Withdrawal - POS #023820 NNT FAMOUSFOOTWEAR#770290 381 GATEWAY DR BROOKLYN NY	-19.99		1,062.01
Jun 17	Withdrawal - POS #234183 NST BEST BUY 0930624 8923 BAY PKWY BROOKLYN NY	-54.43		1,007.58
Jun 18	Withdrawal - VISA - Visa Purchase 06/17 8616 QUICK LUBE BROOKLYN NY	-45.92		961.66
Jun 18	Withdrawal - ACH - GenesisFS Card TYPE: 8777221741 ID: 1222528268 CO: GenesisFS Card	-249.00		712.66
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 OLIVE GARDEN 0021558 BROOKLYN NY	-39.36		673.30
Jun 19	Withdrawal - VISA - Visa Purchase 06/19 DICK'S SPORTING GOODS LAKE GROVE NY	-25.00		648.30
Jun 19	Withdrawal - POS #047735 7-ELEVEN 53 W MONTAUK HWY US HAMPTON BAYS NY	-4.91		643.39
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 BP#3692167BOULEVARD GAS MANHASSET NY	-26.00		617.39
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 BP#3692167BOULEVARD GAS MANHASSET NY	-18.00		599.39
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 EAST END BAIT AND TCKL HAMPTON BAYS NY	-19.82		579.57
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 NORTH SHORE FARMS PORT WASHINGT NY	-25.19		554.38
Jun 20	Withdrawal - VISA - Visa Purchase 06/19 BASKIN #360654 Q35 PRT WASHINGTON NY	-7.92		546.46
Jun 21	Withdrawal - VISA - Visa Purchase 06/20 BASKIN #360654 Q35 PRT WASHINGTON NY	-7.92		538.54
Jun 21	Withdrawal - ATM - #002185 S&K MANORHAVEN SYEDEMPIRESGMAILCOM PORT WASHINGTON NY	-103.00		435.54
Jun 21	Withdrawal - ATM Fee S&K MANORHAVEN SYEDEMPIRESGMAILCOM PORT WASHINGTON NY	-3.00		432.54
Jun 22	Withdrawal - VISA - Visa Purchase 06/18 REFUGE MELVILLE NY	-138.29		294.25
Jun 22	Withdrawal - VISA - Visa Purchase 06/21 SQ *MUNSEY PARK BAG MANHASSET NY	-5.15		289.10
Jun 23	Withdrawal - VISA - Visa Purchase 06/23 BP#3692167BOULEVARD GAS MANHASSET NY	-23.03		266.07
Jun 23	Withdrawal - POS #011397 DOLLAR TREE 2847 W 8TH ST BROOKLYN NY	-55.03		211.04
Jun 23	Withdrawal - VISA - Visa Purchase 06/23 CIGAR EMPORIUM BROOKLYN NY	-27.22		183.82
Jun 24	Withdrawal - VISA - Visa Purchase 06/23 IHOP #2132 BROOKLYN NY	-30.13		153.69
Jun 24	Withdrawal - VISA - Visa Purchase 06/24 CVS/PHARMACY #02 02441- BROOKLYN NY	-31.62		122.07

MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 25	Withdrawal - VISA - Visa Purchase 06/25 DOROJ FRIED CHICKEN AND BROOKLYN NY	-25.45		96.62
Jun 26	Withdrawal - VISA - Visa Purchase 06/24 LOUIES MANHASSET RESTAU MANHASSET NY	-16.55		80.07
Jun 27	Withdrawal - POS #029916 TARGET T-1401 519 Gateway Dr Brooklyn NY	-34.23		45.84
Jun 27	Withdrawal - VISA - Visa Purchase 06/27 CIGAR EMPORIUM BROOKLYN NY	-16.33		29.51
Jun 28	Withdrawal - VISA - Visa Purchase 06/26 LOUIES MANHASSET RESTAU MANHASSET NY	-23.15		6.36
Jun 28	Withdrawal - VISA - Visa Purchase 06/27 SQ *MUNSEY PARK BAG MANHASSET NY	-6.24		0.12
Jun 28	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,945.32 CO: AGRI TREAS 310		2,045.32	2,045.44
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 31 LILYS NEW YORK NY	-37.51		2,007.93
Jun 29	Withdrawal - ATM - #264329 BP MANHASSET 1 PLANDOME RD Manhasset NY	-122.00		1,885.93
Jun 29	Withdrawal - ATM Fee BP MANHASSET 1 PLANDOME RD Manhasset NY	-3.00		1,882.93
Jun 29	Withdrawal - VISA - Visa Purchase 06/29 BP#3692167BOULEVARD GAS MANHASSET NY	-28.02		1,854.91
Jun 30	Withdrawal - POS #885825 AMAZON.COM*MH91K2L02 SEATTLE WA	-21.70		1,833.21
Jun 30	<b>New Balance</b>			<b>1,833.21</b>
Totals For This Period:		-3,698.55	3,723.35	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

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- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
	+	\$
	+	\$
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

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+ 0976078 000071313 0MCUDA 0630100  
OFFICER [REDACTED]  
[REDACTED]  
MANHASSET NY 11030-3331

### Your Account Summary

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	373.19
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>378.69</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

### MCU News & Promotions



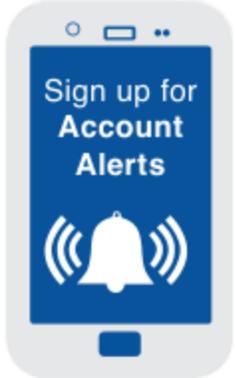
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#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			5.50
Mar 31	New Balance			5.50

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			1,044.63
Mar 01	Withdrawal - VISA - Visa Purchase	-49.01		995.62

MCU Account #

Statement Period: 03/01/19 - 03/31/19

Page 2 of 5

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	03/01 FAIRWAY MKT DG FAIRWAY NEW YORK NY Withdrawal - POS #261244	-19.99		975.63
Mar 01	AMAZON.COM*MI2AT0K01 SEATTLE WA Withdrawal - POS #000121	-23.30		952.33
Mar 01	NWS RAINDEW FAMILY 770469 465 PLANDOME RD MANHASSET NY Withdrawal - VISA - Visa Purchase	-23.99		928.34
Mar 02	03/01 SPEEDWAY 07885 WESTBURY NY Withdrawal - VISA - Visa Purchase	-8.89		919.45
Mar 02	03/01 AMZN Mktp US*MI59L27P1 Amzn.com/bill WA Withdrawal - VISA - Visa Purchase	-72.72		846.73
Mar 02	03/01 800-781-2677*ATLANTCTC WOODSIDE NY Withdrawal - VISA - Visa Purchase	-56.53		790.20
Mar 03	03/02 5.11 Tactical CARLE PLA Carle Place NY Withdrawal - VISA - Visa Purchase	-56.00		734.20
Mar 04	03/02 SOHO VILLAGE PARKING LL NEW YORK NY Withdrawal - VISA - Visa Purchase	-9.99		724.21
Mar 04	03/03 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA Withdrawal - VISA - Visa Purchase	-29.81		694.40
Mar 04	03/02 FOR FIVE COFFEE ROASTER MANHASSET NY Withdrawal - VISA - Visa Purchase	-301.12		393.28
Mar 05	03/03 MEYERS UNIFORMS 973-494-7363 NJ Withdrawal - ATM - #495738	-80.00		313.28
Mar 05	7ELEVEN-FC 241 GLEN COVE RD CARLE PLACE NY Withdrawal - ATM Fee	-3.00		310.28
Mar 07	7ELEVEN-FC 241 GLEN COVE RD CARLE PLACE NY Withdrawal - VISA - Visa Purchase	-25.86		284.42
Mar 07	03/07 BP#3692167BOULEVARD GAS MANHASSET NY Withdrawal - ATM - #521428	-101.75		182.67
Mar 07	NEW CROPSEY BAGELS 2819 CROPSEY AVE BROOKLYN NY Withdrawal - ATM Fee	-3.00		179.67
Mar 07	NEW CROPSEY BAGELS 2819 CROPSEY AVE BROOKLYN NY Withdrawal - VISA - Visa Purchase	-56.87		122.80
Mar 07	03/07 CVS/PHARMACY #02 02428- BROOKLYN NY Withdrawal - POS #027772	-22.20		100.60
Mar 08	TARGET T-3276 6401 18th Ave Brooklyn NY Deposit - ACH - AGRI TREAS 310		2,835.45	2,936.05
Mar 08	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,735.45 CO: AGRI TREAS 310 Withdrawal - POS #979520	-1,000.00		1,936.05
Mar 08	267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY Withdrawal - ATM - #567007	-300.00		1,636.05
Mar 08	7ELEVEN-FC 285 OLD COUNTRY ROAD CARLE PLACE NY Withdrawal - ATM Fee	-3.00		1,633.05
Mar 09	7ELEVEN-FC 285 OLD COUNTRY ROAD CARLE PLACE NY Withdrawal - VISA - Visa Purchase	-49.75		1,583.30
Mar 09	03/07 KUNG FU JAPANESE & CHIN BROOKLYN NY Withdrawal - VISA - Visa Purchase	-20.00		1,563.30
Mar 09	03/07 LOUIES MANHASSET RESTAU MANHASSET NY Withdrawal - VISA - Visa Purchase	-43.44		1,519.86
Mar 09	03/09 DICK'S CLOTHING&SPORTIN GARDEN CITY NY			

EFTA00133738

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 09	Withdrawal - VISA - Visa Purchase 03/08 CAFE FORMAGGIO CARLE PLACE NY	-108.53		1,411.33
Mar 10	Withdrawal - VISA - Visa Purchase 03/08 DOLLAR SHAVE CLUB -SWYF SAN FRANCISCO CA	-12.84		1,398.49
Mar 10	Withdrawal - VISA - Visa Purchase 03/10 BP#3692167BOULEVARD GAS MANHASSET NY	-21.58		1,376.91
Mar 11	Withdrawal - VISA - Visa Purchase 03/08 FOR FIVE COFFEE ROASTER MANHASSET NY	-19.22		1,357.69
Mar 11	Withdrawal - VISA - Visa Purchase 03/09 BAR FRITES GREENVALE NY	-111.13		1,246.56
Mar 11	Withdrawal - POS #755837 7-ELEVEN 311 BROADWAY US NEW YORK NY	-17.40		1,229.16
Mar 12	Withdrawal - VISA - Visa Purchase 03/12 FAMILY VENDING INC NEW YORK NY	-4.63		1,224.53
Mar 12	Withdrawal - VISA - Visa Purchase 03/11 PANERA BREAD #204682 BROOKLYN NY	-45.96		1,178.57
Mar 12	Withdrawal - VISA - Visa Purchase 03/12 BOOST MOBILE 888-266-7848 KS	-80.00		1,098.57
Mar 12	Withdrawal - ACH - HONDA PMT TYPE: 8004579929 ID: A953472715 CO: HONDA PMT	-380.00		718.57
Mar 13	Withdrawal - ATM - #395663 7ELEVEN-FC 241 GLEN COVE RD CARLE PLACE NY	-100.00		618.57
Mar 13	Withdrawal - ATM Fee 7ELEVEN-FC 241 GLEN COVE RD CARLE PLACE NY	-3.00		615.57
Mar 14	Withdrawal - ATM - #715511 7ELEVEN-FC 2702 KNAPP STREET BROOKLYN NY	-40.00		575.57
Mar 14	Withdrawal - ATM Fee 7ELEVEN-FC 2702 KNAPP STREET BROOKLYN NY	-3.00		572.57
Mar 15	Withdrawal - VISA - Visa Purchase 03/15 KING KULLEN #8 1430 Nor Manhasset NY	-11.66		560.91
Mar 16	Withdrawal - VISA - Visa Purchase 03/15 CORTE CAFE 724-2831878 NY	-14.00		546.91
Mar 16	Withdrawal - VISA - Visa Purchase 03/15 UMBERTOS OF NHP MANHASSET NY	-46.11		500.80
Mar 17	Withdrawal - VISA - Visa Purchase 03/16 BASKIN #360654 Q35 PRT WASHINGTN NY	-24.34		476.46
Mar 17	Withdrawal - VISA - Visa Purchase 03/16 BESITO RESTAURANT ROSLYN NY	-168.12		308.34
Mar 18	Withdrawal - VISA - Visa Purchase 03/17 UMBERTOS OF NHP MANHASSET NY	-33.61		274.73
Mar 18	Withdrawal - POS #031844 TARGET T-1401 519 Gateway Dr Brooklyn NY	-20.44		254.29
Mar 18	Withdrawal - VISA - Visa Purchase 03/18 BP#5453345VERRAZANO SER BROOKLYN NY	-24.01		230.28
Mar 18	Withdrawal - POS #027919 DEALS 2402 86TH ST BROOKLYN NY	-41.13		189.15
Mar 20	Withdrawal - VISA - Visa Purchase 03/19 OLIVE GARDEN 0021558 BROOKLYN NY	-35.36		153.79
Mar 21	Withdrawal - VISA - Visa Purchase 03/20 NORTH SHORE FARMS PORT WASHINGT NY	-42.64		111.15
Mar 21	Withdrawal - POS #035517 DEALS 2402 86TH ST BROOKLYN NY	-33.74		77.41
Mar 22	Withdrawal - VISA - Visa Purchase 03/20 FOR FIVE COFFEE ROASTER MANHASSET NY	-9.24		68.17
Mar 22	Deposit - ACH - AGRI TREAS 310		2,493.53	2,561.70

MCU Account #

Statement Period: 03/01/19 - 03/31/19

Page 4 of 5

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,393.53 CO: AGRI TREAS 310			
Mar 23	Withdrawal - VISA - Visa Purchase 03/21 KUNG FU JAPANESE & CHIN BROOKLYN NY	-46.30		2,515.40
Mar 23	Withdrawal - VISA - Visa Purchase 03/21 LOUIES MANHASSET RESTAU MANHASSET NY	-21.55		2,493.85
Mar 23	Withdrawal - VISA - Visa Purchase 03/23 BP#4836326MUKTI 49 PETR CORONA NY	-26.00		2,467.85
Mar 24	Withdrawal - VISA - Visa Purchase 03/22 31 LILYS NEW YORK NY	-27.17		2,440.68
Mar 24	Withdrawal - VISA - Visa Purchase 03/23 DUNKIN #330267 Q35 CORONA NY	-12.29		2,428.39
Mar 24	Withdrawal - VISA - Visa Purchase 03/24 WALGREENS STORE 1511 86 BROOKLYN NY	-20.00		2,408.39
Mar 24	Withdrawal - VISA - Visa Purchase 03/23 UMBERTOS OF NHP MANHASSET NY	-51.87		2,356.52
Mar 25	Withdrawal - VISA - Visa Purchase 03/24 NORTH SHORE FARMS PORT WASHINGT NY	-36.78		2,319.74
Mar 25	Withdrawal - VISA - Visa Purchase 03/24 GEE WHIZ NEW YORK NY	-17.96		2,301.78
Mar 25	Withdrawal - ATM - #772375 7ELEVEN-FC 2515 86TH ST. BROOKLYN NY	-100.00		2,201.78
Mar 26	Withdrawal - VISA - Visa Purchase 03/25 SP * 13 FIFTY ONLINE HTTPSTHIRTEEN FL	-33.80		2,167.98
Mar 26	Withdrawal - VISA - Visa Purchase 03/26 TMOBILE*POSTPAID IVR 800-937-8997 WA	-241.00		1,926.98
Mar 26	Withdrawal - VISA - Visa Purchase 03/25 DUNKIN #330267 Q35 CORONA NY	-3.04		1,923.94
Mar 26	Withdrawal - POS #013269 HOMEGOODS #357 75 OLD SHORE DRIVE PORT WASHINGT NY	-16.28		1,907.66
Mar 27	Withdrawal - VISA - Visa Purchase 03/25 ROLL N ROASTER BROOKLYN NY	-9.20		1,898.46
Mar 27	Withdrawal - VISA - Visa Purchase 03/25 ROLL N ROASTER BROOKLYN NY	-31.03		1,867.43
Mar 27	Withdrawal - POS #450330 267 - HELZBERG DIAMONDS 630 OLD COUNTRY RD GARDEN CITY NY	-1,000.00		867.43
Mar 28	Withdrawal - ATM - #227405 STILLWELL AV-191 2620 86TH STREET, US BROOKLYN NY	-141.75		725.68
Mar 28	Withdrawal - ATM Fee STILLWELL AV-191 2620 86TH STREET, US BROOKLYN NY	-3.00		722.68
Mar 28	Withdrawal - ATM - #008581 86TH STREET -162 2176 86TH STREET US BROOKLYN NY	-161.50		561.18
Mar 28	Withdrawal - ATM Fee 86TH STREET -162 2176 86TH STREET US BROOKLYN NY	-3.00		558.18
Mar 28	Withdrawal - VISA - Visa Purchase 03/28 TELCO STORES #1 BROOKLYN NY	-27.76		530.42
Mar 28	Withdrawal - POS #966251 AMAZON.COM*MW5867BL1 SEATTLE WA	-17.41		513.01
Mar 28	Withdrawal - VISA - Visa Purchase 03/28 CVS/PHARMACY #00 00644- Brooklyn NY	-17.68		495.33

**FASTRACK CHECKING**

(continued) **S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 29	Withdrawal - VISA - Visa Purchase 03/28 PAYPAL *PATCHOPS 402-935-7733 CA	-24.98		470.35
Mar 30	Withdrawal - VISA - Visa Purchase 03/28 D II STORES #34 BROOKLYN NY	-17.22		453.13
Mar 30	Withdrawal - VISA - Visa Purchase 03/28 LOUIES MANHASSET RESTAU MANHASSET NY	-21.45		431.68
Mar 30	Withdrawal - VISA - Visa Purchase 03/28 KUNG FU JAPANESE & CHIN BROOKLYN NY	-34.15		397.53
Mar 31	Withdrawal - VISA - Visa Purchase 03/30 BASKIN #360654 Q35 PRT WASHINGTON NY	-24.34		373.19
<b>Mar 31</b>	<b>New Balance</b>			<b>373.19</b>
Totals For This Period:		-6,000.42	5,328.98	

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

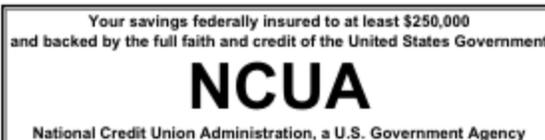
- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
			+	\$	
			+	\$	
			+	\$	
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
		TOTAL:			

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS





P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

05/01/19 - 05/31/19

+ 0310263 000057201 0MCUDA 0630100  
 OFFICER [REDACTED]  
 [REDACTED]  
 MANHASSET NY 11030-3331

### Your Account Summary

Deposits		Balance
Primary Share	\$	5.50
Checking	\$	1,808.41
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,813.91</b>
Loans		Balance
<b>TOTAL LOANS</b>	<b>\$</b>	<b>0.00</b>

### MCU News & Promotions



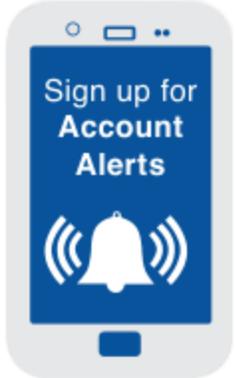
Life can truly **BE REWARDING.**  
 — MCU TRUE Rewards VISA® Card

**MCU** | Learn more at [nymcu.org/truerewards](http://nymcu.org/truerewards)

Monitor balances, transactions and account activity through

**NYMCU®** Online Banking.

Login and select alerts.



#### PRIMARY SHARE S 01

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			5.50
May 31	New Balance			5.50

#### FASTRACK CHECKING S 02

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			127.91
May 01	Withdrawal - POS #927320	-38.43		89.48

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	NWS For Five Coffee882976 290 Plandome Road Manhasset NY			
May 01	Withdrawal - VISA - Visa Purchase	-33.53		55.95
	04/30 LUIGIS PIZZERIA MINEOLA NY			
May 02	Withdrawal - ATM Fee	-1.00		54.95
	INQ 2620 86TH STREET, BROOKLYN NY			
May 02	Withdrawal - ATM - #140263	-41.75		13.20
	STILLWELL AV-191332 2620 86TH STREET, BROOKLYN NY			
May 02	Withdrawal - ATM Fee	-3.00		10.20
	STILLWELL AV-191332 2620 86TH STREET, BROOKLYN NY			
May 03	Withdrawal - VISA - Visa Purchase	-1.25		8.95
	04/23 NYCDOT PARKING METERS LONG IS CITY NY			
May 03	Deposit - ACH - AGRI TREAS 310		2,299.49	2,308.44
	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,199.49 CO: AGRI TREAS 310			
May 03	Withdrawal - VISA - Visa Purchase	-47.14		2,261.30
	05/03 KING KULLEN #8 1430 Nor Manhasset NY			
May 04	Withdrawal - VISA - Visa Purchase	-61.08		2,200.22
	05/03 NORTH SHORE FARMS PORT WASHINGT NY			
May 04	Withdrawal - VISA - Visa Purchase	-15.84		2,184.38
	05/03 BASKIN #360654 Q35 PRT WASHINGTN NY			
May 05	Withdrawal - VISA - Visa Purchase	-9.99		2,174.39
	05/04 PP*GOOGLE GOOGLE MUSIC 402-935-7733 CA			
May 05	Withdrawal - VISA - Visa Purchase	-8.99		2,165.40
	05/05 AMZN Mktp US*MN4DT7FD1 Amzn.com/bill WA			
May 05	Withdrawal - POS #936870	-25.48		2,139.92
	NWS For Five Coffee061996 290 Plandome Road Manhasset NY			
May 05	Withdrawal - VISA - Visa Purchase	-27.00		2,112.92
	05/05 BP#6634612BAY & BATH BP BROOKLYN NY			
May 05	Withdrawal - VISA - Visa Purchase	-19.42		2,093.50
	05/04 UMBERTOS OF NHP MANHASSET NY			
May 05	Withdrawal - POS #027270	-13.03		2,080.47
	TARGET T-1401 519 Gateway Dr Brooklyn NY			
May 06	Withdrawal - VISA - Visa Purchase	-18.00		2,062.47
	05/05 WCS NYA RTL OCEAN SHP BROOKLYN NY			
May 06	Withdrawal - VISA - Visa Purchase	-170.00		1,892.47
	05/05 WCS ADM NEW YORK AQUA BROOKLYN NY			
May 06	Withdrawal - VISA - Visa Purchase	-134.66		1,757.81
	05/05 OUTBACK 3331 BROOKLYN NY			
May 06	Withdrawal - VISA - Visa Purchase	-18.00		1,739.81
	05/05 WCS NYA PARKING BROOKLYN NY			
May 06	Withdrawal - VISA - Visa Purchase	-11.18		1,728.63
	05/06 AMZN Mktp US*MN9VU3471 Amzn.com/bill WA			
May 06	Withdrawal - VISA - Visa Purchase	-57.76		1,670.87
	05/06 CVS/PHARMACY #02 02403- Roslyn Height NY			
May 06	Withdrawal - ACH - GenesisFS Card	-248.54		1,422.33
	TYPE: 8777221741 ID: 1222528268 CO: GenesisFS Card			
May 06	Withdrawal - VISA - Visa Purchase	-533.80		888.53
	05/04 TRAVELEX CURRENCY 7425 GARDEN CITY NY			
May 06	Withdrawal - POS #598605	-35.63		852.90
	AMAZON.COM*MZ30F5RF2 SEATTLE WA			
May 08	Withdrawal - VISA - Visa Purchase	-129.26		723.64

EFTA00133743

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	05/07 Amazon Prime Amzn.com/bill WA			
May 08	Withdrawal - VISA - Visa Purchase	-122.35		601.29
	05/07 TRE RESTAURANT & BAR NEW YORK NY			
May 09	Withdrawal - VISA - Visa Purchase	-24.04		577.25
	05/09 BP#3692167BOULEVARD GAS MANHASSET NY			
May 09	Withdrawal - POS #007295	-82.56		494.69
	WM SUPERCENTER # Wal-Mart Super Center VALLEY STREAM NY			
May 09	Withdrawal - POS #040709	-82.47		412.22
	NNT ULTA #1209 382344 750 WEST SUNRISE HWY VALLEY STREAM NY			
May 09	Withdrawal - POS #581947	-26.13		386.09
	AMAZON.COM*MN0NB9T91 SEATTLE WA			
May 09	Withdrawal - POS #011724	-22.27		363.82
	DOLLAR TREE 2847 W 8TH ST BROOKLYN NY			
May 09	Withdrawal - POS #688481	-27.07		336.75
	AMAZON.COM*MN86R3TV1 SEATTLE WA			
May 09	Withdrawal - ATM - #740535	-203.00		133.75
	1630 SHORE PARKWAY BROOKLYN NY			
May 09	Withdrawal - ATM Fee	-3.00		130.75
	1630 SHORE PARKWAY BROOKLYN NY			
May 09	Withdrawal - Adjustment VISA - Credit Voucher		8.99	139.74
	05/09 AMZN Mkt US Amzn.com/bill WA			
May 10	Withdrawal - VISA - Visa Purchase	-66.00		73.74
	05/08 169 LUDLOW PARKING, LLC NEW YORK NY			
May 10	Withdrawal - VISA - Visa Purchase	-1.25		72.49
	05/09 NYCDOT PARKING METERS LONG IS CITY NY			
May 10	Withdrawal - VISA - Visa Purchase	-2.50		69.99
	05/09 NYCDOT PARKING METERS LONG IS CITY NY			
May 11	Withdrawal - VISA - Visa Purchase	-28.45		41.54
	05/09 PHO TAY HO 86 BROOKLYN NY			
May 12	Withdrawal - VISA - Visa Purchase	-29.64		11.90
	05/11 JIFFY CLEANERS MANHASSET NY			
May 17	Deposit - ACH - AGRI TREAS 310		1,851.22	1,863.12
	TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,751.22 CO: AGRI TREAS 310			
May 18	Withdrawal - ATM - #003518	-621.21		1,241.91
	ATM Hotel Danieli Venice IT			
May 18	Withdrawal - ATM Fee	-3.00		1,238.91
	ATM Hotel Danieli Venice IT			
May 18	Withdrawal - VISA - Visa Purchase	-206.00		1,032.91
	05/18 TMOBILE*POSTPAID TEL 800-937-8997 WA			
May 21	Withdrawal - ATM - #003569	-620.20		412.71
	ATM Hotel Danieli Venice IT			
May 21	Withdrawal - ATM Fee	-3.00		409.71
	ATM Hotel Danieli Venice IT			
May 24	Withdrawal - POS #594271	-20.00		389.71
	NNT ALLWAYS INTL DE881748 T4 JFK AIRPT RM 126 001 JAMAICA NY			
May 26	Withdrawal - VISA - Visa Purchase	-52.43		337.28
	05/26 KING KULLEN #8 1430 Nor Manhasset NY			
May 26	Withdrawal - VISA - Visa Purchase	-162.68		174.60
	05/25 BESITO RESTAURANT ROSLYN NY			
May 27	Withdrawal - VISA - Visa Purchase	-6.21		168.39
	05/27 CVS/PHARMACY #02 02441- BROOKLYN NY			

EFTA00133744

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 27	Withdrawal - POS #038368 WM SUPERCENTER # Wal-Mart Super Center VALLEY STREAM NY	-41.28		127.11
May 27	Withdrawal - POS #151872 WAL Wal-Mart Super 350887 5293 WAL-SAMS VALLEY STREAM NY	-61.11		66.00
May 28	Withdrawal - VISA - Visa Purchase 05/27 BUTTERCOOKY BAKERY MANH MANHASSETT NY	-10.74		55.26
May 28	Withdrawal - VISA - Visa Purchase 05/27 KFC J235041 BROOKLYN NY	-28.26		27.00
May 31	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 100.00 CO: AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 1,681.41 CO: AGRI TREAS 310		1,781.41	1,808.41
May 31	<b>New Balance</b>			<b>1,808.41</b>
Totals For This Period:		-4,251.62	5,932.12	

**YEAR TO DATE TOTALS**

Total Dividends YTD

0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

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- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
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**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		
				\$	
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+	\$
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):	\$	
			5. CARRY OVER OUTSTANDING CHECK TOTAL.	\$	
			6. REGISTER BALANCE (4 MINUS 5):	\$	
		TOTAL:			

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

MCU Account #



Statement Period: 05/01/19 - 05/31/19

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Municipal Credit Union  
Coney Island Branch

██████████  
Brooklyn NY 11224

Inquiries Call: 212-693-4900

Acct ██████████ ██████████  
Eff: 01/02/19 Date: 01/02/19  
Tr: 3072 Time: 2:06pm  
Doc Number: 19842474

---

Deposit to FASTRACK CHECKING 02  
Amount: 150.00  
New Bal: 1,031.13  
Seq: 1712912  
Withdrawl from FASTRACK CHECKING 02  
Amount: 180.00  
New Bal: 851.13  
Seq: 1712915  
Amt Available On 01/03/19 150.00

---

Check Received 150.00  
Cash Dispense Clearing -180.00  
Ref number: 015



Cash Received by

ID Source: ██████████  
 Drv Lic ██████████  
 SigCard  
 Known  
 Other



Municipal Credit Union  
Coney Island Branch

██████████  
Brooklyn NY 11224

Inquiries Call: 212-693-4900

Acct ██████████ ██████████, ██████████  
Eff: 01/14/19 Date: 01/14/19  
Tr: 3072 Time: 3:22pm  
Doc Number: ██████████

---

Deposit to FASTRACK CHECKING 02  
Amount: 2,000.00  
New Bal: 2,005.64  
Seq: 1544084  
Amt Available On 01/15/19 200.00  
Amt Available On 01/16/19 1,800.00

---

Check Received 2,000.00



Municipal Credit Union  
Coney Island Branch

██████████  
Brooklyn NY 11224

Inquiries Call: 212-693-4900

Acct: ██████████ ██████████  
Eff: 01/14/19 Date: 01/14/19  
Tr: 3072 Time: 3:24pm  
Doc Number: 19893790

---

Withdrwl from FASTRACK CHECKING 02  
Amount: 100.00  
New Bal: 1,905.64  
Seq: 1545512

---

Cash Dispense Clearing -100.00  
Ref number: 015



Cash Received by

ID Source:  
 Drv Lic \_\_\_\_\_  
 SigCard \_\_\_\_\_  
 Known \_\_\_\_\_  
 Other CARD SWIPE

**Member Name Information:**

Title:	[REDACTED]	Birth Date:	[REDACTED]
First Name:	[REDACTED]	Death Date:	__/__/__
Middle Name:	[REDACTED]	Sex:	
Last Name:	[REDACTED]	Mother's Maiden Name:	
Suffix:		SSN/TIN:	
Name Format:	Individual	SSN/TIN Type:	Individual SSN
Preferred Contact:	Not Specified:	U.S. Person Flag:	U.S. Person
Home Phone:		Current Employer:	
Work Phone:		Occupation:	
Work Phone Ext:		Curr Gross Mo Pay:	0.00
Mobile Phone:		Curr Net Mo Pay:	0.00
Phone Type:	Domestic	Curr Mo Pay Last Updated:	__/__/__
Pager Number:		Restricted Access:	Normal
E-Mail Address:		MBR Status:	Non Member
Alt E-Mail Address:		<b>FinCEN Information:</b>	
Preferred Contact Method:	Not Specified	CTR Exempt:	Not Exempt
DBA Title:		Legal Entity Identifier:	
DBA First Name:		Beneficial Owner Type:	None
DBA Middle Name:		Beneficial Owner Percentage:	0.000%
DBA Last Name:		<b>Nonresident Alien Reporting:</b>	
DBA Suffix:		IRS Country Code:	
DBA Name Format:	Individual	NRA Tax Rate:	30.000%

**Military APR Information:**

Active Duty:	Not in Active Duty Service	Form W-8 On File:	No
Active Duty Verification Date:	__/__/__	W-8 Expiration Date:	__/__/__
Active Duty Start Date:	__/__/__	Foreign TIN:	
Active Duty Separation Date:	__/__/__	Chapter 4 Status Code:	23
		GIIN:	
		Substantial Owner:	No
		LOB Code:	

**Member Address Information:**

Address Type:	Domestic address	Extra Address:	
Street:	2027 85TH ST	Country:	
City:	BROOKLYN	Country Code:	
State:	NY	Carrier Route:	
Zip Code:	11214		

**Name Record Information:**

MBR Number Link:	[REDACTED]	ADDR Number Link:	[REDACTED]
MBR Number Link Chg Date:	__/__/__	ADDR Number Link Chg Date:	__/__/__
License:		Copy other Name:	
Address Verify Date:	__/__/__	Name Type:	Beneficiary
Mail Override:	No override	Name SubType:	0
ECOA Code:	Individual	Name Change Date:	09/25/2007
Beneficiary Percent:	0.000%	Address Change Date:	09/25/2007
Extra Information:		Credit Rpt Address Change Date:	09/25/2007
SSN Change Date:	__/__/__	Effective Date:	__/__/__
SSN/TIN Override:	No override	Expiration Date:	__/__/__
SSN/TIN Certification:	Not certified	Last FM Date:	09/25/2007
IRS Correction:	No Correction	MBR Last FM Date:	__/__/__
Amendment Number:	0	ADDR Last FM Date:	__/__/__
Credit Report Consumer Info:		Confidential:	Unclassified
Credit Rpt Consumer Date:	__/__/__	Credit Rpt Address Indicator:	
Use as Marketing Address:	No	CR Address Indicator Date:	__/__/__

**Identification 1:**

Documentary Flag 1:	Documentary Identification
ID Type 1:	State Drivers License
ID Description 1:	

**Identification 2:**

Documentary Flag 2:	Non-documentary Identification
ID Type 2:	Unknown
ID Description 2:	

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

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ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

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**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

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**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Y

Account Number:	[REDACTED]	Current Relationship Code:	0
Branch:	101	Relationship Code:	Regular
Account Type:	General Membership	Relationship Override:	Regular
Member Group:	0	Rel Override Eff Date:	__/__/__
Restricted Access:	Normal	Rel Override Exp Date:	__/__/__

Open Date:	01/20/2004	Head of Household:	Head of Household
Last FM Date:	09/03/2019	Household Account:	
Record Change Date:	09/03/2019	Household Statement:	Do not consolidate statement
Activity Date:	09/04/2019	Statement Mail Code:	Use individual mail codes
Purged Rec Activity Dt:	02/04/2016	E-Statement Email Notify:	No E-mail notification
Correspondence Date:	01/21/2004	E-Statement Enable:	Enable E-Statement only
Proxy Date:	__/__/__	State Reporting:	
Close Date:	__/__/__	Created By User:	9999
FM History Purge Date:	04/30/2019	Created At Branch:	0

Reference:		US Cash Rcvd Amount:	0.00
Membership Status:	Natural Person	US Cash Disb Amount:	0.00
Commercial Code:	Consumer	Frgn Cash Rcvd Amt:	0.00
Check Hold Base Amount:	0.00	Frgn Cash Disb Amt:	0.00
Check Dep Total Amount:	0.00	Frgn Cash Rcvd Units:	0.00
Check Dep Total Date:	__/__/__	Frgn Cash Disb Units:	0.00
Non-Reg CC Check Hold Base Amt:	0.00	Wire Received Amount:	0.00
Non-Reg CC Check Dep Total Amt:	0.00	Wire Disbursed Amount:	0.00
Enable Floats:	No CU Float allowed		

**Warnings:**

Warning 01 Code:	DELINQUENT LOAN	Warning 01 Expiration:	01/20/2012
Warning 02 Code:	RECENT ADDRESS CHANGE	Warning 02 Expiration:	03/29/2017
Warning 03 Code:	<None>	Warning 03 Expiration:	__/__/__
Warning 04 Code:	<None>	Warning 04 Expiration:	__/__/__
Warning 05 Code:	<None>	Warning 05 Expiration:	__/__/__
Warning 06 Code:	<None>	Warning 06 Expiration:	__/__/__
Warning 07 Code:	<None>	Warning 07 Expiration:	__/__/__
Warning 08 Code:	<None>	Warning 08 Expiration:	__/__/__
Warning 09 Code:	<None>	Warning 09 Expiration:	__/__/__
Warning 10 Code:	<None>	Warning 10 Expiration:	__/__/__
Warning 11 Code:	<None>	Warning 11 Expiration:	__/__/__
Warning 12 Code:	<None>	Warning 12 Expiration:	__/__/__
Warning 13 Code:	<None>	Warning 13 Expiration:	__/__/__
Warning 14 Code:	<None>	Warning 14 Expiration:	__/__/__
Warning 15 Code:	<None>	Warning 15 Expiration:	__/__/__
Warning 16 Code:	<None>	Warning 16 Expiration:	__/__/__
Warning 17 Code:	<None>	Warning 17 Expiration:	__/__/__
Warning 18 Code:	<None>	Warning 18 Expiration:	__/__/__
Warning 19 Code:	<None>	Warning 19 Expiration:	__/__/__
Warning 20 Code:	<None>	Warning 20 Expiration:	__/__/__

**Payment History:**

Payments Made:	120
16- 30 Days DQ:	0
31- 60 Days DQ:	0
61- 90 Days DQ:	0
91-120 Days DQ:	0
121 and up Days DQ:	0

**Audio/HB Security:**

Audio/HB Frozen Mode:	Audio/HB is not frozen
Invalid Attempt Count:	0
Last Inv Attempt Date:	04/02/2019
Last Inv Attempt Time:	05:16 AM

**NSF History:**

NSF Month 01 Day Count:	0	NSF Month 13 Day Count:	0
NSF Month 02 Day Count:	0	NSF Month 14 Day Count:	1
NSF Month 03 Day Count:	0	NSF Month 15 Day Count:	0
NSF Month 04 Day Count:	0	NSF Month 16 Day Count:	0
NSF Month 05 Day Count:	0	NSF Month 17 Day Count:	1

NSF Month 06 Day Count:	0	NSF Month 18 Day Count:	0
NSF Month 07 Day Count:	0	NSF Month 19 Day Count:	0
NSF Month 08 Day Count:	0	NSF Month 20 Day Count:	0
NSF Month 09 Day Count:	0	NSF Month 21 Day Count:	0
NSF Month 10 Day Count:	0	NSF Month 22 Day Count:	0
NSF Month 11 Day Count:	0	NSF Month 23 Day Count:	0
NSF Month 12 Day Count:	1	NSF Month 24 Day Count:	1
		NSF Today Count:	0

**Fee Capping:**

Capped Fees Amount Cap:	0.00	Capped Fees Amount This Period:	0.00
Capped Fees Count Cap:	0	Capped Fees Count This Period:	0

**Daily Limits:**

Limit Usage Date: 09/03/2019

Limit 1 Description:		Limit 4 Description:	
Limit 1:	0.00	Limit 4:	0.00
Limit 1 Amount:	0.00	Limit 4 Amount:	0.00
Limit 1 Count Limit:	0	Limit 4 Count Limit:	0
Limit 1 Count:	0	Limit 4 Count:	0
Limit 1 Per Item Limit:	0.00	Limit 4 Per Item Limit:	0.00

Limit 2 Description:		Limit 5 Description:	
Limit 2:	0.00	Limit 5:	0.00
Limit 2 Amount:	0.00	Limit 5 Amount:	0.00
Limit 2 Count Limit:	0	Limit 5 Count Limit:	0
Limit 2 Count:	0	Limit 5 Count:	0
Limit 2 Per Item Limit:	0.00	Limit 5 Per Item Limit:	0.00

Limit 3 Description:		Limit 6 Description:	
Limit 3:	0.00	Limit 6:	0.00
Limit 3 Amount:	0.00	Limit 6 Amount:	0.00
Limit 3 Count Limit:	0	Limit 6 Count Limit:	0
Limit 3 Count:	0	Limit 6 Count:	0
Limit 3 Per Item Limit:	0.00	Limit 6 Per Item Limit:	0.00

**Custom Fields:**

Privacy Option: I

Membership Source:

Certified By:

Marketing Promo Code:

**Member Name Information:**

Title:	OFFICER	Birth Date:	[REDACTED]
First Name:	[REDACTED]	Death Date:	__/__/__
Middle Name:	[REDACTED]	Sex:	[REDACTED]
Last Name:	[REDACTED]	Mother's Maiden Name:	[REDACTED]
Suffix:	[REDACTED]	SSN/TIN:	[REDACTED]
Name Format:	Individual	SSN/TIN Type:	Individual SSN
Preferred Contact:	Not Specified;	U.S. Person Flag:	U.S. Person
Home Phone:	[REDACTED]	Current Employer:	NEW YORK STATE/FEDERAL AGENCY
Work Phone:	[REDACTED]	Occupation:	
Work Phone Ext:	[REDACTED]	Curr Gross Mo Pay:	0.00
Mobile Phone:	[REDACTED]	Curr Net Mo Pay:	0.00
Phone Type:	Domestic	Curr Mo Pay Last Updated:	__/__/__
Pager Number:	[REDACTED]	Restricted Access:	Normal
E-Mail Address:	[REDACTED]@bop.gov	MBR Status:	Member
Alt E-Mail Address:	[REDACTED]	<b>FinCEN Information:</b>	
Preferred Contact Method:	Not Specified	CTR Exempt:	Not Exempt
DBA Title:		Legal Entity Identifier:	
DBA First Name:		Beneficial Owner Type:	None
DBA Middle Name:		Beneficial Owner Percentage:	0.000%
DBA Last Name:		<b>Nonresident Alien Reporting:</b>	
DBA Suffix:		IRS Country Code:	
DBA Name Format:	Individual	NRA Tax Rate:	30.000%

**Military APR Information:**

Active Duty:	Not in Active Duty Service
Active Duty Verification Date:	__/__/__
Active Duty Start Date:	__/__/__
Active Duty Separation Date:	__/__/__

**Member Address Information:**

Address Type:	Domestic address	Extra Address:	
Street:	[REDACTED]	Country:	
City:	MANHASSET	Country Code:	
State:	NY	Carrier Route:	C006
Zip Code:	11030-3331		

**Name Record Information:**

MBR Number Link:	[REDACTED]	ADDR Number Link:	[REDACTED]
MBR Number Link Chg Date:	__/__/__	ADDR Number Link Chg Date:	__/__/__
License:	[REDACTED]	Copy other Name:	
Address Verify Date:	10/08/2018	Name Type:	Primary
Mail Override:	No override	Name SubType:	1
ECOA Code:	Individual	Name Change Date:	__/__/__
Beneficiary Percent:	0.000%	Address Change Date:	10/08/2018
Extra Information:		Credit Rpt Address Change Date:	10/08/2018
SSN Change Date:	__/__/__	Effective Date:	__/__/__
SSN/TIN Override:	No override	Expiration Date:	__/__/__
SSN/TIN Certification:	SSN/TIN is certified	Last FM Date:	10/08/2018
IRS Correction:	No Correction	MBR Last FM Date:	02/27/2017
Amendment Number:	0	ADDR Last FM Date:	10/08/2018
Credit Report Consumer Info:		Confidential:	Unclassified
Credit Rpt Consumer Date:	__/__/__	Credit Rpt Address Indicator:	
Use as Marketing Address:	No	CR Address Indicator Date:	__/__/__

**Identification 1:**

Documentary Flag 1:	Documentary Identification
ID Type 1:	State Drivers License
ID Description 1:	NY

**Identification 2:**

Documentary Flag 2:	Non-documentary Identification
ID Type 2:	Unknown
ID Description 2:	

Account [REDACTED] Name

09/04/2019

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

[REDACTED]  
\_\_\_\_\_  
02/26/2013  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Y



**ACCOUNT SIGNATURE CARD**

Account Number: [REDACTED]		Basis for Membership: <u>Employee of the CI</u>				<input type="checkbox"/> Amends Existing Information			
Please tell us about yourself		<input checked="" type="checkbox"/> Verification Issued By: <u>NY</u>				Gender: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female			
Last Name [REDACTED]		First Name [REDACTED]		Middle Initial		Suffix			
Date of Birth (MM/DD/YYYY) [REDACTED]		Social Security Number [REDACTED]		Mother's Maiden Name (mother's last name before marriage) [REDACTED]		Phone Center ID (4-digits required) [REDACTED]		Home Phone Number [REDACTED]	
House # [REDACTED]	NS EW	Street Name [REDACTED]	Street Type [REDACTED]	NS EW	APT/ FL	APT/ FL#	City <u>BROOKLYN</u>	ST <u>NY</u>	Zip Code <u>11207-1012</u>
MAILING ADDRESS (where to direct mail other than the home address)							If adding a PO BOX address, check here		
House #	NS EW	Street Name	Street Type	NS EW	APT/ BOX	APT/ BOX#	City	ST	Zip Code
NYC DHS <u>officer</u>		Employer Name		NYC Agency <u>Seg. Group</u>		Work # <u>718-363-4702</u>			
Cell/Mobile Phone Number [REDACTED]		U.S. Person <u>USA</u>		Gross Income/Month <u>3,500.00</u>		Cash Deposit Amt/Month <u>20</u>		#Incoming Wires/Month <u>0</u>	
Email Address [REDACTED]				Re-Type Email Address (for verification) [REDACTED]					
NYS Learners Permit		ID 1 Number [REDACTED]		NY Permit		ID 1 Expiration Date <u>03/26/19</u>			
Job Identification		ID 2 Number [REDACTED]		NYC DHS		ID 2 Expiration Date <u>06/30/20</u>			
<b>Joint Account Holder</b>				<input type="checkbox"/> Verification Issued By: _____				Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
<input type="checkbox"/> Check if address same as Primary				<input type="checkbox"/> Amends Existing Information				<input type="checkbox"/> Add Joint Account Holder	
Last Name		First Name		Middle Initial		Suffix			
Date of Birth (MM/DD/YYYY)		Social Security Number		Mother's Maiden Name (mother's last name before marriage)		Phone Center ID (4-digits required)		Home Phone Number	
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code
Employer Name		Job Title		Seg. Group		Work #		Relationship to Primary Member	
Cell/Mobile Phone Number		Citizenship		Gross Income/Month		Cash Deposit Amt/Month		#Incoming Wires/Month	
Email Address				Re-Type Email Address (for verification)					
ID 1 Type		ID 1 Number		ID 1 Description		ID 1 Expiration Date			
ID 2 Type		ID 2 Number		ID 2 Description		ID 2 Expiration Date			

**Beneficiary Information (optional)  Check if address same as Primary**

Last Name		First Name			Middle Initial		Suffix		
Date of Birth	Social Security Number		Relationship to Primary Member			Home Phone Number			
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code

**Beneficiary Information (optional)  Check if address same as Primary**

Last Name		First Name			Middle Initial		Suffix		
Date of Birth	Social Security Number		Relationship to Primary Member			Home Phone Number			
House #	NS EW	Street Name	Street Type	NS EW	APT/ FL	APT/ FL#	City	ST	Zip Code

**Accounts/Services To OPEN:**

**Accounts/Services To RE-OPEN**

- Shares
- FasTrack checking
- Instant ATM/Check Card
- Alternative Checking
- Money Market
- Touch Tone Teller
- E-Statement
- MCU OnLine Banking
- Order Checks
- Young Executive
- Convert Young Executive/EasySave Account
- WRG Temporary Password
- Mailed ATM/Check Card

I hereby apply for membership and subscribe for at least one share (\$5.00) in the Municipal Credit Union and agree to conform to its By-Laws and amendments thereof. I agree to be governed by the Account Agreement, Rules and Regulations and Schedule of Dividends, Service Charges and Fees of the Municipal Credit Union applicable to Share, FasTrack Checking, Vacation, Holiday and Money Market accounts as now in effect and as from time to time amended. I agree to be bound by the terms and conditions of the MCU Cash Connection, MCU ATM/Check Card, MCU OnLine Banking, and Touch Tone Teller Agreements (which will be later mailed/provided to me), upon my first use of such service(s).

I understand that the designations made on this signature card/form will apply to all MCU deposit accounts which are or will be in the future maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), and will have the effect of revoking all previous designations made with regard to such accounts.

If a joint tenant has been designated on this signature card, it is agreed that these accounts be payable to either of us and upon the death of one of us, to the survivor. Also, it is agreed that any joint tenant may, without the consent of or notice to the other, pledge all or any part of the shares in these accounts as collateral security for a loan with MCU. If a beneficiary (beneficiaries) has (or have) been designated on this signature card, it is agreed that this is a voluntary and revocable trust, and that upon my/our death, the funds in these accounts, and all other deposit accounts maintained under the same root account number (except IRA, Youth Club, and Share Certificate accounts), will become the property of the named beneficiary or beneficiaries who are alive at the time of my/our death in equal proportions. If both a joint tenant and a beneficiary (or beneficiaries) have been designated on this signature card, it is agreed that the beneficiary(ies) will only acquire an interest in these accounts upon the death of the last surviving joint tenant.

By signing below, I/We authorize Municipal Credit Union to perform a credit investigation including the verification of the information on this application. Verification of income and employment may also be required.

**Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number; and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or because the Internal Revenue Service has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen (including a U.S. resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

Account Holder Signature \_\_\_\_\_ Date 08/15/16

Joint Account Holder Signature \_\_\_\_\_ Date \_\_\_\_\_

- Yes, I elect to accept the Check Imaging option and agree to pay the associated service charge.
- If Joint Account Holder requests an MCU ATM/Check Card, check this box.

Sponsor Account Number \_\_\_\_\_ Branch Name Brooklyn Branch Member Service Representative \_\_\_\_\_



P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

Please complete, sign and return this form to either request or cancel a stop payment of an electronic (ACH) payment transaction. If you were provided with a pre-addressed envelope with this form, please use it to expedite delivery. **You can also fax the completed request form to (212) 416-7304.**

**If you requested a stop payment verbally, please be aware of the following:** A stop payment request is effective for fourteen (14) calendar days only unless a written request, signed by the account owner and meeting MCU specifications, is received. If a written request, signed by the account owner and including all required information, is not received by MCU within 14 calendar days, your verbal stop payment request will cease to be binding and MCU may honor subsequent debits to your account.

[Redacted] 08/19/19  
 Member Name Account No Date  
 [Redacted] Brooklyn NY 11207-1012  
 Address / City / State / Zip

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
Citicards			0.00
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of \$20.00 to be debited from my 02 FASTRACK CHECKING account for placing this stop payment. (Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

**Recurring Payments:** I understand that this stop payment request authorizes MCU to stop all ACH payments matching the information indicated above until either the verbal request expires or the written, signed request is cancelled.

**Cancellation:** I understand that a written, signed stop payment request will remain in effect until MCU processes a written, signed request from me to cancel it, which may take up to 3 business days after receipt of my request.

**Cancellation Date (OPTIONAL):** Please cancel the above-referenced stop payment as of \_\_\_\_\_.

**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

[Redacted Signature] 08/19/19  
 Member Signature Date

For MCU Use Only:	MCU Employee	Date
Received by:	[Redacted]	08/19/19
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request (or unsecured email)  <input type="checkbox"/>
Verbal Expiry Date



P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

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Member Name \_\_\_\_\_ Account No \_\_\_\_\_ Date 08/19/19  
 \_\_\_\_\_  
 Address / City / State / Zip Brooklyn NY 11207-1012

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
<b>Macys</b>			<b>0.00</b>
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of **\$20.00** to be debited from my 02 FASTRACK CHECKING account for placing this stop payment. (Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

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**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

Member Signature \_\_\_\_\_ Date 08/19/19

For MCU Use Only:	MCU Employee	Date
Received by:	_____	<u>08/19/19</u>
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request (or unsecured email)  <input type="checkbox"/>
Verbal Expiry Date



P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

Please complete, sign and return this form to either request or cancel a stop payment of an electronic (ACH) payment transaction. If you were provided with a pre-addressed envelope with this form, please use it to expedite delivery. **You can also fax the completed request form to (212) 416-7304.**

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[Redacted]	[Redacted]	08/19/19
Member Name	Account No	Date
[Redacted] Brooklyn NY 11207-1012		
Address / City / State / Zip		

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
Lexington Law			0.00
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of \$20.00 to be debited from my 02 FASTRACK CHECKING account for placing this stop payment.  
(Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

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**Cancellation:** I understand that a written, signed stop payment request will remain in effect until MCU processes a written, signed request from me to cancel it, which may take up to 3 business days after receipt of my request.

**Cancellation Date (OPTIONAL):** Please cancel the above-referenced stop payment as of \_\_\_\_\_.

**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

[Redacted]	08/19/19
Member Signature	Date

For MCU Use Only:	MCU Employee	Date
Received by:	[Redacted]	08/19/19
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request  
(or unsecured email)

Verbal Expiry Date





P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

Please complete, sign and return this form to either request or cancel a stop payment of an electronic (ACH) payment transaction. If you were provided with a pre-addressed envelope with this form, please use it to expedite delivery. **You can also fax the completed request form to (212) 416-7304.**

**If you requested a stop payment verbally, please be aware of the following:** A stop payment request is effective for fourteen (14) calendar days only unless a written request, signed by the account owner and meeting MCU specifications, is received. If a written request, signed by the account owner and including all required information, is not received by MCU within 14 calendar days, your verbal stop payment request will cease to be binding and MCU may honor subsequent debits to your account.

[Redacted] 08/19/19  
 Member Name Account No Date  
 [Redacted] Brooklyn NY 11207-1012  
 Address / City / State / Zip

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
Paypal			0.00
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of \$20.00 to be debited from my 02 FASTRACK CHECKING account for placing this stop payment. (Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

**Recurring Payments:** I understand that this stop payment request authorizes MCU to stop all ACH payments matching the information indicated above until either the verbal request expires or the written, signed request is cancelled.

**Cancellation:** I understand that a written, signed stop payment request will remain in effect until MCU processes a written, signed request from me to cancel it, which may take up to 3 business days after receipt of my request.

**Cancellation Date (OPTIONAL):** Please cancel the above-referenced stop payment as of \_\_\_\_\_.

**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

[Redacted Signature] 08/19/19  
 Member Signature Date

For MCU Use Only:	MCU Employee	Date
Received by:	[Redacted]	08/19/19
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request (or unsecured email)  <input type="checkbox"/>
Verbal Expiry Date



P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

Please complete, sign and return this form to either request or cancel a stop payment of an electronic (ACH) payment transaction. If you were provided with a pre-addressed envelope with this form, please use it to expedite delivery. **You can also fax the completed request form to (212) 416-7304.**

**If you requested a stop payment verbally, please be aware of the following:** A stop payment request is effective for fourteen (14) calendar days only unless a written request, signed by the account owner and meeting MCU specifications, is received. If a written request, signed by the account owner and including all required information, is not received by MCU within 14 calendar days, your verbal stop payment request will cease to be binding and MCU may honor subsequent debits to your account.

[Redacted] \_\_\_\_\_ [Redacted] 08/19/ [Redacted]  
 Member Name Account No Date  
 [Redacted] Brooklyn NY 11207-1012  
 Address / City / State / Zip

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
Discover			0.00
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of \$20.00 to be debited from my 02 FASTRACK CHECKING account for placing this stop payment. (Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

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**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

[Redacted] \_\_\_\_\_ 08/19/19  
 Member Signature Date

For MCU Use Only:	MCU Employee	Date
Received by:	[Redacted]	08/19/19
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request (or unsecured email)  <input type="checkbox"/>
Verbal Expiry Date



P.O. Box 3205  
Church Street Station  
New York, NY 10007  
(212) 693-4900

## ACH Stop Payment Request / Cancellation

Please complete, sign and return this form to either request or cancel a stop payment of an electronic (ACH) payment transaction. If you were provided with a pre-addressed envelope with this form, please use it to expedite delivery. **You can also fax the completed request form to (212) 416-7304.**

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\_\_\_\_\_ \_\_\_\_\_ 08/23/19  
 Member Name Account No Date  
 \_\_\_\_\_ Brooklyn NY 11207-1012  
 Address / City / State / Zip

Please place a stop payment on the following ACH Debit.

EXACT Name of Party Originating Payment (Select "All" to stop ACH payments from all parties)	Reference Number (Leave blank if unknown)	Next Scheduled Presentment Date	EXACT Amount (or ANY Amount)
Capital One			0.00
<input type="checkbox"/> All			<input checked="" type="checkbox"/> Any Amount

**Service Charge:** I agree to pay MCU a fee of \$20.00 to be debited from my 02 FASTRACK CHECKING account for placing this stop payment. (Savings/Checking/MMA)

**MCU's Agreement to Act:** I understand that MCU's sole responsibility pursuant to this stop payment request will be to attempt to act in accordance with this request within a reasonable period after it has been received and accepted. I understand and acknowledge that MCU will not be liable for its failure to stop an ACH debit unless my request was received at least three (3) business days prior to the scheduled presentment date and includes all required information.

**Recurring Payments:** I understand that this stop payment request authorizes MCU to stop all ACH payments matching the information indicated above until either the verbal request expires or the written, signed request is cancelled.

**Cancellation:** I understand that a written, signed stop payment request will remain in effect until MCU processes a written, signed request from me to cancel it, which may take up to 3 business days after receipt of my request.

**Cancellation Date (OPTIONAL):** Please cancel the above-referenced stop payment as of \_\_\_\_\_.

**Note:** We recommend that you notify the originating party directly if you are revoking your authorization for the ACH payment(s) listed above.

\_\_\_\_\_ 08/23/19  
 Member Signature Date

For MCU Use Only:	MCU Employee	Date
Received by:	_____	08/23/19
Reference No.		
Incident No.		
Entered By:		
Verified By:		

Verbal Request (or unsecured email)
<input checked="" type="checkbox"/>
09/06/19
Verbal Expiry Date

+ 0301366 000456487 0MCU13 0630103 P3

MR [REDACTED]  
[REDACTED] ST  
BROOKLYN NY 11207-1012



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**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	1,138.63
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,139.63</b>
Loans		Balance
Personal	\$	761.32
<b>TOTAL LOANS</b>	<b>\$</b>	<b>761.32</b>



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**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			1.00
Apr 30	New Balance			1.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
Apr 01	Previous Balance			1,547.12
Apr 01	Withdrawal - VISA - Visa Purchase	-10.33		1,536.79

MCU Account #

Statement Period: 04/01/19 - 04/30/19

Page 2 of 6

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	04/01 POPEYE'S #4499 BROOKLYN NY			
Apr 01	Withdrawal - VISA - Visa Purchase	-6.69		1,530.10
	04/01 RITE AID STORE - 4202 NEW YORK NY			
Apr 02	Withdrawal - VISA - Visa Purchase	-11.92		1,518.18
	04/02 MADISON BAGEL & GRILL NEW YORK NY			
Apr 02	Withdrawal - ACH - COMENITY PAY VI	-80.00		1,438.18
	TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI			
Apr 03	Withdrawal - Transfer	-10.00		1,428.18
	To [REDACTED]XXXXXXXXX Share 02 Mobile Transfer.			
Apr 04	Withdrawal - VISA - Visa Purchase	-11.81		1,416.37
	04/04 SUBWAY 00422253 BROOKLYN NY			
Apr 04	Withdrawal - VISA - Visa Purchase	-30.28		1,386.09
	04/04 RITE AID STORE - 4202 NEW YORK NY			
Apr 04	Withdrawal - ACH - CAPITAL ONE	-75.00		1,311.09
	TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE			
Apr 04	Withdrawal - ACH - DISCOVER	-100.00		1,211.09
	TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER			
Apr 04	Withdrawal - VISA - Visa Purchase	-32.65		1,178.44
	04/04 Microsoft*Xbox msbill.info WA			
Apr 05	Withdrawal - VISA - Visa Purchase	-24.39		1,154.05
	04/05 MADISON BAGEL & GRILL NEW YORK NY			
Apr 05	Withdrawal - VISA - Visa Purchase	-13.05		1,141.00
	04/04 POPEYE'S #4499 BROOKLYN NY			
Apr 05	Withdrawal - VISA - Visa Purchase	-15.91		1,125.09
	04/05 RITE AID STORE - 4202 NEW YORK NY			
Apr 05	Deposit - ACH - AGRI TREAS 310		1,927.02	3,052.11
	TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310			
Apr 05	Withdrawal - ACH - MACYS	-58.11		2,994.00
	TYPE: ONLINE PMT ID: CITICTP CO: MACYS			
Apr 05	Withdrawal - ACH - BEST BUY	-100.00		2,894.00
	TYPE: PAYMENT ID: CITICTP CO: BEST BUY			
Apr 05	Withdrawal - ACH - DISCOVER	-103.80		2,790.20
	TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER			
Apr 05	Withdrawal - ACH - STATE FARM	-201.47		2,588.73
	TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM			
Apr 06	Withdrawal - VISA - Visa Purchase	-16.28		2,572.45
	04/06 MADISON BAGEL & GRILL NEW YORK NY			
Apr 06	Withdrawal - VISA - Visa Purchase	-6.90		2,565.55
	04/06 C-TOWN 041267 NEW YORK NY			
Apr 06	Withdrawal - VISA - Visa Purchase	-17.72		2,547.83
	04/06 RITE AID STORE - 4202 NEW YORK NY			
Apr 07	Withdrawal - VISA - Visa Purchase	-350.00		2,197.83
	04/06 SQC*TANIA 8774174551 CA			
Apr 07	Withdrawal - VISA - Visa Purchase	-13.05		2,184.78
	04/07 POPEYE'S #4499 BROOKLYN NY			
Apr 07	Withdrawal - VISA - Visa Purchase	-18.03		2,166.75
	04/07 BP#4849816BUSHWICK PETR BROOKLYN NY			
Apr 07	Deposit - Transfer		175.00	2,341.75
	From [REDACTED]XXXXXXXXX Share 02 Mobile Transfer.			
Apr 08	Withdrawal - VISA - Visa Purchase	-11.82		2,329.93

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 08	04/06 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-174.18		2,155.75
Apr 08	04/07 STS-MAVIS BROOKLYN 433 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-11.81		2,143.94
Apr 08	04/07 SUBWAY 00422253 BROOKLYN NY Withdrawal - Transfer To [REDACTED] XXXXXXXXXXXX Share 02 Mobile Transfer.	-12.00		2,131.94
Apr 08	Withdrawal - ACH - Credit One Bank TYPE: Payment ID: 912240213 CO: Credit One Bank	-100.00		2,031.94
Apr 08	Withdrawal - VISA - Visa Purchase 04/08 RITE AID STORE - 1947 BROOKLYN NY	-32.67		1,999.27
Apr 09	Withdrawal - VISA - Visa Purchase 04/08 RITE AID STORE - 4202 NEW YORK NY	-7.55		1,991.72
Apr 09	Withdrawal - VISA - Visa Purchase 04/09 Microsoft*Xbox msbill.info WA	-32.65		1,959.07
Apr 09	W/D PRENOTIFICATION FROM LEXINGTON LAW			
Apr 09	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-25.00		1,934.07
Apr 10	Withdrawal - VISA - Visa Purchase 04/08 MCDONALD'S F27377 BROOKLYN NY	-8.36		1,925.71
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 BP#8553109FAITH ENERGY BROOKLYN NY	-20.00		1,905.71
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 RITE AID STORE - 4202 NEW YORK NY	-15.73		1,889.98
Apr 10	Withdrawal - VISA - Visa Purchase 04/09 SQC*TANIA 8774174551 CA	-100.00		1,789.98
Apr 11	Withdrawal - POS #177477 7-ELEVEN 311 BROADWAY US NEW YORK NY	-19.18		1,770.80
Apr 11	Withdrawal - VISA - Visa Purchase 04/10 RITE AID STORE - 4202 NEW YORK NY	-14.27		1,756.53
Apr 11	Withdrawal - VISA - Visa Purchase 04/10 POPEYE'S #4499 BROOKLYN NY	-13.05		1,743.48
Apr 12	Withdrawal - VISA - Visa Purchase 04/11 RITE AID STORE - 4202 NEW YORK NY	-18.92		1,724.56
Apr 12	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-75.00		1,649.56
Apr 13	Withdrawal - VISA - Visa Purchase 04/11 MCDONALD'S F27377 BROOKLYN NY	-6.85		1,642.71
Apr 13	Withdrawal - VISA - Visa Purchase 04/12 RITE AID STORE - 4202 NEW YORK NY	-32.26		1,610.45
Apr 14	Withdrawal - VISA - Visa Purchase 04/12 MCDONALD'S F27377 BROOKLYN NY	-7.50		1,602.95
Apr 14	Withdrawal - VISA - Visa Purchase 04/14 Microsoft*Xbox msbill.info WA	-54.43		1,548.52
Apr 14	Withdrawal - Transfer To [REDACTED] XXXXXXXXXXXX Share 02 Mobile Transfer.	-12.00		1,536.52
Apr 15	Withdrawal - VISA - Visa Purchase 04/13 MCDONALD'S F27377 BROOKLYN NY	-9.01		1,527.51
Apr 15	Withdrawal - VISA - Visa Purchase 04/15 RITE AID STORE - 1947 BROOKLYN NY	-10.32		1,517.19
Apr 15	Withdrawal - Transfer To [REDACTED] XXXXXXXXXXXX Share 02 Mobile Transfer.	-10.00		1,507.19

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 15	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-27.00		1,480.19
Apr 16	Withdrawal - VISA - Visa Purchase 04/15 RITE AID STORE - 4202 NEW YORK NY	-23.81		1,456.38
Apr 16	W/D PRENOTIFICATION FROM LEXINGTON LAW			
Apr 16	Withdrawal - VISA - Visa Purchase 04/15 POPEYE'S #4499 BROOKLYN NY	-10.33		1,446.05
Apr 17	Withdrawal - VISA - Visa Purchase 04/16 RITE AID STORE - 4202 NEW YORK NY	-19.85		1,426.20
Apr 17	Withdrawal - VISA - Visa Purchase 04/16 SQ *LE FATIMA BROOKLYN NY	-6.50		1,419.70
Apr 17	Withdrawal - VISA - Visa Purchase 04/17 BP#8553109FAITH ENERGY BROOKLYN NY	-30.00		1,389.70
Apr 17	Withdrawal - Transfer To WASHINGTON,CATIA XXXXXXXXXX Share 02 Mobile Transfer.	-30.00		1,359.70
Apr 18	Withdrawal - VISA - Visa Purchase 04/17 SQC*CASH APP [REDACTED] 774174551 CA	-300.00		1,059.70
Apr 18	Withdrawal - POS #015930 BJS WHOLESALE #0 66-26 METROPOLITAN AVE MIDDLE VILLAG NY	-203.32		856.38
Apr 19	Deposit - VISA - SQC*Cash App [REDACTED] [REDACTED] Visa Direct CA Date 04/19/19		68.95	925.33
Apr 19	Withdrawal - VISA - Visa Purchase 04/18 SQC*CASH APP [REDACTED] 8774174551 CA	-40.00		885.33
Apr 19	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,413.22	3,298.55
Apr 19	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-60.00		3,238.55
Apr 19	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		3,138.55
Apr 19	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-119.63		3,018.92
Apr 19	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,817.45
Apr 20	Withdrawal - VISA - Visa Purchase 04/18 MCDONALD'S F27377 BROOKLYN NY	-7.50		2,809.95
Apr 20	Withdrawal - VISA - Visa Purchase 04/19 RITE AID STORE - 4202 NEW YORK NY	-30.98		2,778.97
Apr 21	Withdrawal - VISA - Visa Purchase 04/19 MCDONALD'S F27377 BROOKLYN NY	-10.01		2,768.96
Apr 22	Withdrawal - VISA - Visa Purchase 04/21 POPEYE'S #4499 BROOKLYN NY	-13.05		2,755.91
Apr 22	Withdrawal - ATM - #615274 EFT 1293 Bushwick Ave Brooklyn NY	-41.50		2,714.41
Apr 23	Withdrawal - VISA - Visa Purchase 04/22 RITE AID STORE - 4202 NEW YORK NY	-9.57		2,704.84
Apr 23	Withdrawal - VISA - Visa Purchase 04/22 BP#4849816BUSHWICK PETR BROOKLYN NY	-45.05		2,659.79
Apr 23	Withdrawal - VISA - Visa Purchase 04/22 POPEYE'S #4499 BROOKLYN NY	-10.33		2,649.46

EFTA00133769

MCU Account #

Statement Period: 04/01/19 - 04/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Apr 23	Withdrawal - VISA - Visa Purchase 04/22 SUBWAY 00422253 BROOKLYN NY	-11.81		2,637.65
Apr 23	Withdrawal - Transfer To [REDACTED]XXXXXXXXXX Share 02 Mobile Transfer.	-12.00		2,625.65
Apr 23	Withdrawal - ACH - COMENITY PAY JT TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY JT	-100.00		2,525.65
Apr 23	Withdrawal - VISA - Visa Purchase 04/18 POPEYE'S CHICKEN # BROOKLYN NY	-10.88		2,514.77
Apr 24	Withdrawal - VISA - Visa Purchase 04/23 RITE AID STORE - 4202 NEW YORK NY	-37.73		2,477.04
Apr 24	Withdrawal - VISA - Visa Purchase 04/23 SQC*CASH APP [REDACTED] 8774174551 CA	-500.00		1,977.04
Apr 24	Withdrawal - ACH - LEXINGTON LAW TYPE: 8003418441 ID: 0009189527 CO: LEXINGTON LAW	-129.95		1,847.09
Apr 25	Withdrawal - VISA - Visa Purchase 04/23 MCDONALD'S F27377 BROOKLYN NY	-10.75		1,836.34
Apr 25	Withdrawal - VISA - Visa Purchase 04/24 RITE AID STORE - 4202 NEW YORK NY	-32.14		1,804.20
Apr 26	Withdrawal - VISA - Visa Purchase 04/26 MADISON BAGEL & GRILL NEW YORK NY	-14.10		1,790.10
Apr 26	Withdrawal - VISA - Visa Purchase 04/25 POPEYE'S #4499 BROOKLYN NY	-10.33		1,779.77
Apr 26	Withdrawal - POS #150127 MCDONALD'S F27377 1380 BROADWAY BROOKLYN NY	-9.22		1,770.55
Apr 27	Withdrawal - VISA - Visa Purchase 04/26 RITE AID STORE - 4202 NEW YORK NY	-29.86		1,740.69
Apr 28	Withdrawal - VISA - Visa Purchase 04/28 RITE AID STORE - 1947 BROOKLYN NY	-32.44		1,708.25
Apr 29	Withdrawal - VISA - Visa Purchase 04/29 Microsoft*Xbox msbill.info WA	-32.65		1,675.60
Apr 29	Withdrawal - VISA - Visa Purchase 04/28 POPEYE'S #4499 BROOKLYN NY	-10.33		1,665.27
Apr 30	Withdrawal - VISA - Visa Purchase 04/29 RITE AID STORE - 4202 NEW YORK NY	-16.70		1,648.57
Apr 30	Withdrawal - VISA - Visa Purchase 04/29 SQC*CASH APP [REDACTED] 8774174551 CA	-110.00		1,538.57
Apr 30	Withdrawal - VISA - Visa Purchase 04/30 MACY'S 001 9001 RE QUEENS NY	-254.50		1,284.07
Apr 30	Withdrawal - VISA - Visa Purchase 04/30 H&M0034 ELMHURST NY	-88.94		1,195.13
Apr 30	Withdrawal - ATM - #323263 QUEENS CENTER - SE 90 - 15 QUEENS BLV ELMHURST NY	-23.50		1,171.63
Apr 30	Withdrawal - ATM Fee QUEENS CENTER - SE 90 - 15 QUEENS BLV ELMHURST NY	-3.00		1,168.63
Apr 30	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-30.00		1,138.63
<b>Apr 30</b>	<b>New Balance</b>			<b>1,138.63</b>
Totals For This Period:		-4,992.68	4,584.19	

**SIGNATURE**

**L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Apr 01</b>	<b>Previous Balance</b>					<b>759.65</b>
Apr 30	Advance - Insurance Single Life	0.30			0.30	759.95
Apr 30	Advance - Insurance Disability	1.37			1.37	761.32
<b>Apr 30</b>	<b>New Balance</b>					<b>761.32</b>
Totals For This Period		1.67	0.00	0.00	1.67	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 05/11/19  
 Interest Due through 04/30/19: 10.40

2019 Totals Year-to-Date

Total Fees Charged in 2019	7.23
Total Interest Charged in 2019	24.88

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
			+	\$	
			+	\$	
			+	\$	
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
		TOTAL:			

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MR [REDACTED]

[REDACTED]  
BROOKLYN NY 11207-1012



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**MCU** | Learn more at [nymcu.org/truerewards](http://nymcu.org/truerewards)

**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	1,257.74
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,258.74</b>
Loans		Balance
Personal	\$	841.13
<b>TOTAL LOANS</b>	<b>\$</b>	<b>841.13</b>



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**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			1.00
Feb 28	New Balance			1.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
Feb 01	Previous Balance			2.20
Feb 05	Deposit - ACH - H&R BLOCK		1,709.05	1,711.25

MCU Account # [REDACTED]

Statement Period: 02/01/19 - 02/28/19

Page 2 of 5

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: HRBLOCK RT ID: 888888888 CO: H&R BLOCK			
Feb 06	Deposit - VISA - SQC* [REDACTED] Visa Direct CA Date 02/06/19		20.68	1,731.93
Feb 06	Withdrawal - VISA - Visa Purchase 02/05 POPEYE'S #4499 BROOKLYN NY	-9.79		1,722.14
Feb 06	Withdrawal - POS #527772 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-10.00		1,712.14
Feb 06	Withdrawal - ATM - #002529 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-60.00		1,652.14
Feb 06	Deposit - ACH - CITY OF NEW YORK TYPE: PAYROLL ID: 9136400434 AMT: 1,485.65 CO: CITY OF NEW YORK		1,485.65	3,137.79
Feb 06	Withdrawal - Transfer To Loan 21	-45.50		3,092.29
Feb 06	Withdrawal - ACH - Credit One Bank TYPE: Payment ID: 912240213 CO: Credit One Bank	-100.00		2,992.29
Feb 06	Withdrawal - ACH - DISCOVER TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER	-100.00		2,892.29
Feb 07	Withdrawal - VISA - Visa Purchase 02/07 RITE AID STORE - 1947 BROOKLYN NY	-58.23		2,834.06
Feb 07	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-100.00		2,734.06
Feb 07	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-200.00		2,534.06
Feb 08	Withdrawal - ATM - #004406 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-60.00		2,474.06
Feb 08	Withdrawal - ATM - #069563 MARAB DELI [REDACTED]-214612 502 CLARKSON AVENUE, BROOKLYN NY	-201.80		2,272.26
Feb 08	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-100.00		2,172.26
Feb 08	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		1,970.79
Feb 09	Withdrawal - VISA - Visa Purchase 02/07 MCDONALD'S F27377 BROOKLYN NY	-12.39		1,958.40
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 SQC [REDACTED] 8774174551 CA	-5.00		1,953.40
Feb 09	Withdrawal - VISA - Visa Purchase 02/08 SQC [REDACTED] 774174551 CA	-20.00		1,933.40
Feb 10	Withdrawal - VISA - Visa Purchase 02/09 AD MEYERS UNIFORMS - FL BROOKLYN NY	-381.38		1,552.02
Feb 11	Withdrawal - POS #818339 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-10.00		1,542.02
Feb 11	Withdrawal - ATM - #004902 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-40.00		1,502.02
Feb 11	Withdrawal - ATM - #008084 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-40.00		1,462.02
Feb 12	Withdrawal - VISA - Visa Purchase 02/12 EDIBLE ARRANGEMENTS 877-363-7848 CT	-149.14		1,312.88
Feb 12	Deposit - ACH - DOJ TREAS 310 TYPE: MISC PAY ID: 9101036151 CO: DOJ TREAS 310		600.00	1,912.88

MCU Account #

Statement Period: 02/01/19 - 02/28/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 12	Withdrawal - VISA - Visa Purchase 02/12 PANDORA 218548 BROOKLYN NY	-325.54		1,587.34
Feb 12	Withdrawal - POS #037298 TARGET T-1849 139 Flatbush Ave Brooklyn NY	-53.50		1,533.84
Feb 13	Withdrawal - VISA - Visa Purchase 02/12 DD/BR #307108 Q35 NEW YORK NY	-6.84		1,527.00
Feb 13	Withdrawal - VISA - Visa Purchase 02/12 AD MEYERS UNIFORMS - FL BROOKLYN NY	-39.56		1,487.44
Feb 13	Withdrawal - VISA - Visa Purchase 02/13 C-TOWN 041267 NEW YORK NY	-15.11		1,472.33
Feb 13	Withdrawal - ATM - #008583 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-240.00		1,232.33
Feb 13	Withdrawal - VISA - Visa Purchase 02/12 VERIZON WRLS D2322-01 BROOKLYN NY	-43.54		1,188.79
Feb 15	Withdrawal - POS #907366 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-10.00		1,178.79
Feb 15	Withdrawal - ATM - #004132 MCU 2 LAFAYETTE ST. NEW YORK NY A1A00420	-100.00		1,078.79
Feb 16	Withdrawal - VISA - Visa Purchase 02/14 FOUR CUTS NYC NEW YORK NY	-180.00		898.79
Feb 16	Withdrawal - VISA - Visa Purchase 02/15 DD/BR #307108 Q35 NEW YORK NY	-3.14		895.65
Feb 16	Withdrawal - POS #045492 BJS WHOLESALE #0 66-26 METROPOLITAN AVE MIDDLE VILLAG NY	-124.56		771.09
Feb 17	Withdrawal - VISA - Visa Purchase 02/15 MCDONALD'S F27377 BROOKLYN NY	-12.39		758.70
Feb 18	Withdrawal - VISA - Visa Purchase 02/17 POPEYE'S #4499 BROOKLYN NY	-8.90		749.80
Feb 19	Withdrawal - VISA - Visa Purchase 02/18 POPEYE'S #4499 BROOKLYN NY	-9.79		740.01
Feb 19	Withdrawal - ATM - #003063 MCU 2 LAFAYETTE ST. NEW YORK NY A1A00420	-40.00		700.01
Feb 20	Deposit - ACH - CITY OF NEW YORK TYPE: PAYROLL ID: 9136400434 AMT: 1,063.81 CO: CITY OF NEW YORK		1,063.81	1,763.82
Feb 20	Withdrawal - Transfer To Loan 21	-45.50		1,718.32
Feb 20	Withdrawal - ATM - #005712 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-100.00		1,618.32
Feb 20	Withdrawal - ATM - #005713 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-140.00		1,478.32
Feb 21	Withdrawal - VISA - Visa Purchase 02/20 POPEYE'S #4499 BROOKLYN NY	-9.79		1,468.53
Feb 21	Withdrawal - Transfer To [REDACTED]XXXXXXXX Share 02 Mobile Transfer.	-20.00		1,448.53
Feb 21	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-80.00		1,368.53
Feb 21	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-100.00		1,268.53
Feb 21	Withdrawal - ACH - PAYPAL TYPE: ECHECK ID: PAYPALEC88 CO: PAYPAL	-118.62		1,149.91

MCU Account #

Statement Period: 02/01/19 - 02/28/19

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**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Feb 22	Withdrawal - VISA - Visa Purchase 02/21 SP * FASHIONNOVA.COM FNOVA.MYSHOPI CA	-44.07		1,105.84
Feb 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,113.95	2,219.79
Feb 22	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-115.25		2,104.54
Feb 22	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		1,903.07
Feb 23	Withdrawal - VISA - Visa Purchase 02/22 NYCFINANCECONVENIENCEFE NEW YORK NY	-2.80		1,900.27
Feb 23	Withdrawal - VISA - Visa Purchase 02/22 DOF PARKINGANDCAMERA TI NEW YORK NY	-140.00		1,760.27
Feb 23	Withdrawal - ATM - #849952 MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-101.80		1,658.47
Feb 23	Withdrawal - ATM Fee MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-3.00		1,655.47
Feb 24	Withdrawal - VISA - Visa Purchase 02/23 AD MEYERS UNIFORMS - FL BROOKLYN NY	-109.07		1,546.40
Feb 25	Deposit - ACH - H&R BLOCK TYPE: HRBLOCK RT ID: 888888888 CO: H&R BLOCK		353.00	1,899.40
Feb 25	Withdrawal - ATM - #002973 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-100.00		1,799.40
Feb 25	Withdrawal - VISA - Visa Purchase 02/25 RITE AID STORE - 1947 BROOKLYN NY	-17.21		1,782.19
Feb 26	Withdrawal - VISA - Visa Purchase 02/25 NYCFINANCECONVENIENCEFE NEW YORK NY	-1.20		1,780.99
Feb 26	Withdrawal - VISA - Visa Purchase 02/25 DOF PARKINGANDCAMERA TI NEW YORK NY	-60.00		1,720.99
Feb 26	Withdrawal - VISA - Visa Purchase 02/25 DD/BR #307108 Q35 NEW YORK NY	-6.84		1,714.15
Feb 26	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,664.15
Feb 27	Withdrawal - ATM - #004539 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-100.00		1,564.15
Feb 28	Withdrawal - VISA - Visa Purchase 02/27 DD/BR #307108 Q35 NEW YORK NY	-6.41		1,557.74
Feb 28	Withdrawal - ATM - #005809 MCU 2 LAFAYETTE ST.#2 NEW YORK NY A1A00421	-300.00		1,257.74
Feb 28	<b>New Balance</b>			<b>1,257.74</b>
Totals For This Period:		-5,090.60	6,346.14	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Feb 01	<b>Previous Balance</b>					<b>921.63</b>
Feb 06	Payment - Transfer From Share 02	-45.50		4.42	-41.08	880.55
Feb 20	Payment - Transfer From Share 02	-45.50		4.22	-41.28	839.27

**SIGNATURE** (continued) **L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Feb 28	Advance - Insurance Single Life	0.34			0.34	839.61
Feb 28	Advance - Insurance Disability	1.52			1.52	841.13
<b>Feb 28</b>	<b>New Balance</b>					<b>841.13</b>
Totals For This Period		-89.14	0.00	8.64	-80.50	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 04/11/19  
 Interest Due through 02/28/19: 2.01

2019 Totals Year-to-Date

Total Fees Charged in 2019	3.89
Total Interest Charged in 2019	17.03

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at [REDACTED] Box [REDACTED], New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING	
CHECK NUMBER	CHECK DATE	\$ AMOUNT		
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.	
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT. \$	
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+
				+
				+
			4. TOTAL (2 PLUS 3): \$	
			5. CARRY OVER OUTSTANDING CHECK TOTAL. \$	
			6. REGISTER BALANCE (4 MINUS 5): \$	
	TOTAL:			

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BROOKLYN NY 11207-1012  
[Barcode]

### Your Account Summary

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	2.20
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>3.20</b>
Loans		Balance
Personal	\$	921.63
<b>TOTAL LOANS</b>	<b>\$</b>	<b>921.63</b>

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**PRIMARY SHARE** **S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	Previous Balance			0.00
Jan 25	Deposit - ATM FEE REFUND		1.00	1.00
Jan 25	ATM FEE REFUND			
Jan 31	New Balance			1.00
Totals For This Period:		0.00	1.00	

MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING****S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 01	<b>Previous Balance</b>			<b>1,023.12</b>
Jan 01	Withdrawal - VISA - Visa Purchase 12/30 EL CASTILLO DE JAGUA RE BROOKLYN NY	-16.89		1,006.23
Jan 01	Withdrawal - VISA - Visa Purchase 12/31 DUNKIN #331707 BROOKLYN NY	-6.58		999.65
Jan 01	Withdrawal - ATM - #001464 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-200.00		799.65
Jan 02	Withdrawal - ATM - #001827 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-240.00		559.65
Jan 03	Withdrawal - VISA - Visa Purchase 01/02 HEMAN INC BROOKLYN NY	-25.00		534.65
Jan 03	Withdrawal - VISA - Visa Purchase 01/03 POPEYE'S #4499 BROOKLYN NY	-9.24		525.41
Jan 03	Withdrawal - VISA - Visa Purchase 01/03 MARAB DELI GROCERY CORP BROOKLYN NY	-9.75		515.66
Jan 03	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-100.00		415.66
Jan 04	Withdrawal - VISA - Visa Purchase 01/02 EL CASTILLO DE JAGUA RE BROOKLYN NY	-30.24		385.42
Jan 05	Withdrawal - VISA - Visa Purchase 01/03 MCDONALD'S F27377 BROOKLYN NY	-7.38		378.04
Jan 05	Withdrawal - POS #040617 OMO KANZ DELI GROCE361896 510 CLARKSON AVE BROOKLYN NY	-15.28		362.76
Jan 05	Withdrawal - VISA - Visa Purchase 01/04 DUNKIN #330348 Q35 BROOKLYN NY	-6.73		356.03
Jan 05	Withdrawal - VISA - Visa Purchase 01/04 CARL'S JR 1102709 BROOKLYN NY	-10.87		345.16
Jan 05	Withdrawal - POS #164241 OMO LITTLE PAPA & S372449 853 CLARKSON AVE BROOKLYN NY	-10.00		335.16
Jan 05	Withdrawal - VISA - Visa Purchase 01/05 9640 AMC ONLINE 888-440-4262 KS	-31.48		303.68
Jan 06	Withdrawal - VISA - Visa Purchase 01/05 Duane Reade STO 386 FUL BROOKLYN NY	-37.34		266.34
Jan 06	Withdrawal - VISA - Visa Purchase 01/05 POPEYE'S #11258 ROSLYN NY	-2.98		263.36
Jan 07	Withdrawal - VISA - Visa Purchase 01/06 BP#4849816BUSHWICK PETR BROOKLYN NY	-20.00		243.36
Jan 07	Withdrawal - VISA - Visa Purchase 01/06 SQ *THE FLAMINGO BROOKLYN NY	-48.00		195.36
Jan 08	Withdrawal - VISA - Visa Purchase 01/07 POPEYE'S #4499 BROOKLYN NY	-14.14		181.22
Jan 08	Withdrawal - VISA - Visa Purchase 01/08 RITE AID STORE - 1947 BROOKLYN NY	-17.08		164.14
Jan 09	Withdrawal - VISA - Visa Purchase 01/05 METRO EATS BROOKLYN NY	-12.17		151.97
Jan 09	Withdrawal - ATM - #007368 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-100.00		51.97
Jan 09	Withdrawal - VISA - Visa Purchase 01/09 MARAB DELI GROCERY CORP BROOKLYN NY	-4.00		47.97
Jan 09	Deposit - ACH - CITY OF NEW YORK		1,703.97	1,751.94

EFTA00133778

MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	TYPE: PAYROLL ID: 9136400434 AMT: 1,703.97 CO: CITY OF NEW YORK			
Jan 09	Withdrawal - Transfer To Loan 21	-45.50		1,706.44
Jan 09	Withdrawal - POS #016820 NNT 0786 FOREVER 21831843 630 OLD COUNTRY RD #112 GARDEN CITY NY	-227.51		1,478.93
Jan 09	Withdrawal - POS #095663 SEPHORA 314 650 OLD COUNTRY RD 1122 GARDEN CITY NY	-71.68		1,407.25
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 SHAPES SECRETS US SHAPESSECRETS FL	-89.60		1,317.65
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 AUNTIE ANNE'S # NY 141 GARDEN CITY NY	-19.94		1,297.71
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 AUNTIE ANNE'S # NY 141 GARDEN CITY NY	-9.54		1,288.17
Jan 10	Withdrawal - VISA - Visa Purchase 01/09 LAKAY VENUS RESTAURANT BROOKLYN NY	-32.66		1,255.51
Jan 10	Withdrawal - ATM - #007037 MCU 120 Schermerhorn Street Brooklyn NY A1A22810	-60.00		1,195.51
Jan 10	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-73.39		1,122.12
Jan 10	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-100.00		1,022.12
Jan 10	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-100.00		922.12
Jan 10	Withdrawal - VISA - Visa Purchase 01/10 HEMAN INC BROOKLYN NY	-20.00		902.12
Jan 11	Withdrawal - VISA - Visa Purchase 01/09 MCDONALD'S F27377 BROOKLYN NY	-8.91		893.21
Jan 11	Withdrawal - VISA - Visa Purchase 01/10 SQC* [REDACTED] 8774174551 CA	-10.00		883.21
Jan 11	Withdrawal - VISA - Visa Purchase 01/09 1294 NOSTRAND FOOD CORP BROOKLYN NY	-2.60		880.61
Jan 11	Withdrawal - VISA - Visa Purchase 01/10 SUBWAY 03443264 BROOKLYN NY	-17.36		863.25
Jan 11	Withdrawal - VISA - Visa Purchase 01/10 LAKAY VENUS RESTAURANT BROOKLYN NY	-32.66		830.59
Jan 11	Withdrawal - ACH - COMENITY PAY IL TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY IL	-88.23		742.36
Jan 11	Withdrawal - ACH - COMENITY PAY OH TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY OH	-102.40		639.96
Jan 11	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		438.49
Jan 12	Withdrawal - ATM - #009315 Cardtronics CCSW 610 UTICA AVE BROOKLYN NY	-22.00		416.49
Jan 12	Withdrawal - ATM Fee Cardtronics CCSW 610 UTICA AVE BROOKLYN NY	-3.00		413.49
Jan 13	Withdrawal - VISA - Visa Purchase 01/12 DUNKIN #330348 Q35 BROOKLYN NY	-4.54		408.95
Jan 13	Withdrawal - VISA - Visa Purchase 01/13 BEAUTY PLUS BEAUTY SUPP BROOKLYN NY	-16.85		392.10
Jan 13	Withdrawal - VISA - Visa Purchase 01/13 RITE AID STORE - 1947 BROOKLYN NY	-36.53		355.57

EFTA00133779

MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 14	Withdrawal - VISA - Visa Purchase 01/12 MCDONALD'S F27377 BROOKLYN NY	-8.91		346.66
Jan 14	Withdrawal - VISA - Visa Purchase 01/14 HEMAN INC BROOKLYN NY	-20.00		326.66
Jan 15	Withdrawal - VISA - Visa Purchase 01/14 SQ *212 STEAKHOUSE NEW YORK NY	-320.00		6.66
Jan 21	Withdrawal - VISA - Visa Purchase 01/19 METRO EATS BROOKLYN NY	-4.90		1.76
Jan 23	Deposit - ACH - CITY OF NEW YORK TYPE: PAYROLL ID: 9136400434 AMT: 1,794.19 CO: CITY OF NEW YORK		1,794.19	1,795.95
Jan 23	Withdrawal - Transfer To Loan 21	-45.50		1,750.45
Jan 23	Withdrawal - ATM - #009098 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-340.00		1,410.45
Jan 24	Withdrawal - VISA - Visa Purchase 01/23 CLAW DADDYS NEW YORK NY	-156.06		1,254.39
Jan 24	Withdrawal - ATM - #007769 MCU 451 CLARKSON AVE. - B BROOKLYN NY A1A14610	-120.00		1,134.39
Jan 24	Withdrawal - ATM - #007770 MCU 451 CLARKSON AVE. - B BROOKLYN NY A1A14610	-20.00		1,114.39
Jan 24	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,064.39
Jan 24	Withdrawal - ACH - PAYPAL TYPE: ECHECK ID: PAYPALE88 CO: PAYPAL	-100.00		964.39
Jan 24	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-100.00		864.39
Jan 25	Withdrawal - VISA - Visa Purchase 01/24 DUNKIN #361816 Q35 BROOKLYN NY	-3.03		861.36
Jan 25	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-30.00		831.36
Jan 25	Withdrawal - ACH - COMENITY PAY SB TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY SB	-36.47		794.89
Jan 25	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-100.00		694.89
Jan 25	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		493.42
Jan 26	Withdrawal - VISA - Visa Purchase 01/24 EL CASTILLO DE JAGUA RE BROOKLYN NY	-21.25		472.17
Jan 26	Withdrawal - POS #041352 OMO KANZ DELI GROCE881815 510 CLARKSON AVE BROOKLYN NY	-5.00		467.17
Jan 27	Withdrawal - ATM - #001583 MCU 451 CLARKSON AVE. - D BROOKLYN NY A1A14710	-40.00		427.17
Jan 27	Withdrawal - VISA - Visa Purchase 01/27 FINE CARE PHARMACY BROOKLYN NY	-55.00		372.17
Jan 28	Withdrawal - VISA - Visa Purchase 01/25 FOOTPRINTS BROOKLYN NY	-96.89		275.28
Jan 28	Withdrawal - POS #350115 VILLAGE TATTOO NYC, CO 175 BLEECKER ST NEW	-16.33		258.95

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MCU Account #

Statement Period: 01/01/19 - 01/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jan 30	YORK NY Withdrawal - ATM - #004078 MCU 451 CLARKSON AVE. - E BROOKLYN NY A1A14810	-250.00		8.95
Jan 31	Withdrawal - VISA - Visa Purchase 01/29 BLEECKER FINEST CORP NEW YORK NY	-6.75		2.20
<b>Jan 31</b>	<b>New Balance</b>			<b>2.20</b>
Totals For This Period:		-4,519.08	3,498.16	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
<b>Jan 01</b>	<b>Previous Balance</b>					<b>1,002.21</b>
Jan 09	Payment - Transfer From Share 02	-45.50		3.78	-41.72	960.49
Jan 23	Payment - Transfer From Share 02	-45.50		4.61	-40.89	919.60
Jan 31	Advance - Insurance Single Life	0.37			0.37	919.97
Jan 31	Advance - Insurance Disability	1.66			1.66	921.63
<b>Jan 31</b>	<b>New Balance</b>					<b>921.63</b>
Totals For This Period		-88.97	0.00	8.39	-80.58	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 03/11/19  
 Interest Due through 01/31/19: 2.21

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 2.03  
 Total Interest Charged in 2019 8.39

**YEAR TO DATE TOTALS**

Total Dividends YTD	0.00
---------------------	------

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

MCU Account # XXXXXXXXXX

Statement Period: 01/01/19 - 01/31/19

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**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)		
CHECK NUMBER	CHECK DATE	\$ AMOUNT
TOTAL:		

PERIOD ENDING		
1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		+
		+
		+
4. TOTAL (2 PLUS 3):		\$
5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
6. REGISTER BALANCE (4 MINUS 5):		\$

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

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and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency



P.O. BOX 3205, NEW YORK, NY 10007-3205  
 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE  
5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

07/01/19 - 07/31/19

+ 0329201 000490222 0MCU67 0630105

MR [REDACTED]  
 [REDACTED]

BROOKLYN NY 11207-1012



### Your Account Summary

Deposits		Balance
Primary Share	\$	8,020.54
Checking	\$	1,142.28
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>9,162.82</b>
Loans		Balance
Personal	\$	1,426.15
<b>TOTAL LOANS</b>	<b>\$</b>	<b>1,426.15</b>

### MCU News & Promotions

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and protect your identity.

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### PRIMARY SHARE

S 01

Date	Transaction	Withdrawals	Deposits	Balance
Jul 01	Previous Balance			1.00
Jul 05	Deposit - Transfer From Share 02		5.00	6.00
Jul 07	Deposit - Online Transfer From Share 02 Mobile Transfer.		200.00	206.00
Jul 13	Deposit - Online Transfer From Share 02 Mobile Transfer.		300.00	506.00
Jul 15	Withdrawal - Transfer To [REDACTED]XXXXXXXXX Share 02 Mobile Transfer.	-5.00		501.00
Jul 22	Deposit - Check		7,912.53	8,413.53

[www.nymcu.org](http://www.nymcu.org)

MCU Account #

Statement Period: 07/01/19 - 07/31/19

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**PRIMARY SHARE (continued) S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 25	Withdrawal - ATM - #001036 PAI ISO 111A NASSAU ST NEW YORK NY	-42.99		8,370.54
Jul 31	Withdrawal - Online Transfer To Share 02 Mobile Transfer.	-350.00		8,020.54
<b>Jul 31</b>	<b>New Balance</b>			<b>8,020.54</b>
Totals For This Period:		-397.99	8,417.53	

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Jul 01</b>	<b>Previous Balance</b>			<b>1,602.90</b>
Jul 01	Withdrawal - POS #299873 MICROSOFT WWW.MICROSOFT.COM REDMOND WA	-4.34		1,598.56
Jul 01	Withdrawal - VISA - Visa Purchase 07/01 Microsoft*Xbox msbill.info WA	-5.43		1,593.13
Jul 01	Withdrawal - VISA - Visa Purchase 07/01 UBER EATS HELP.UBER.COM CA	-14.21		1,578.92
Jul 01	Withdrawal - VISA - Visa Purchase 07/01 UBER EATS HELP.UBER.COM CA	-6.00		1,572.92
Jul 01	Withdrawal - VISA - Visa Purchase 06/30 CHIPOTLE 1961 ELMHURST NY	-13.12		1,559.80
Jul 01	Withdrawal - ATM - #341298 EFT 1293 Bushwick Ave Brooklyn NY	-201.50		1,358.30
Jul 01	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		1,355.30
Jul 01	Withdrawal - ATM - #373500 EFT 1293 Bushwick Ave Brooklyn NY	-61.50		1,293.80
Jul 01	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		1,290.80
Jul 01	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,240.80
Jul 01	Withdrawal - ACH - DISCOVER TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER	-98.71		1,142.09
Jul 01	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-100.00		1,042.09
Jul 01	Withdrawal - ACH - PAYPAL TYPE: INST XFER ID: PYPALS177 CO: PAYPAL	-100.00		942.09
Jul 02	Withdrawal - VISA - Visa Purchase 07/01 Duane Reade STO 386 FUL BROOKLYN NY	-31.76		910.33
Jul 02	Withdrawal - VISA - Visa Purchase 07/01 UBER EATS HELP.UBER.COM CA	-6.00		904.33
Jul 02	Withdrawal - VISA - Visa Purchase 07/01 BP#4849816BUSHWICK PETR BROOKLYN NY	-25.00		879.33
Jul 02	Withdrawal - VISA - Visa Purchase 07/01 SUBWAY 00422253 BROOKLYN NY	-10.87		868.46
Jul 02	Withdrawal - VISA - Visa Purchase 07/02 RITE AID STORE - 4202 NEW YORK NY	-6.08		862.38
Jul 03	Withdrawal - VISA - Visa Purchase 07/02 NYCDOT PARKING METERS LONG IS CITY NY	-1.25		861.13
Jul 03	Withdrawal - VISA - Visa Purchase 07/03 MADISON BAGEL & GRILL NEW YORK NY	-14.03		847.10

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 03	Withdrawal - VISA - Visa Purchase 07/03 POPEYE S #4499 BROOKLYN NY	-10.33		836.77
Jul 03	Withdrawal - VISA - Visa Purchase 07/03 RITE AID STORE - 4202 NEW YORK NY	-13.50		823.27
Jul 03	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-30.00		793.27
Jul 04	Withdrawal - VISA - Visa Purchase 07/02 FLATBUSH AVE EXT GARAGE NEW YORK NY	-50.00		743.27
Jul 04	Withdrawal - VISA - Visa Purchase 07/04 RITE AID STORE - 4202 NEW YORK NY	-37.46		705.81
Jul 05	Withdrawal - VISA - Visa Purchase 07/05 UBER EATS HELP.UBER.COM CA	-6.00		699.81
Jul 05	Withdrawal - VISA - Visa Purchase 07/05 UBER EATS HELP.UBER.COM CA	-41.85		657.96
Jul 05	Withdrawal - Transfer To Share 01	-5.00		652.96
Jul 05	Deposit - Kiosk DEPOSIT TO		998.72	1,651.68
Jul 05	Withdrawal - VISA - Visa Purchase 07/05 RITE AID STORE - 4202 NEW YORK NY	-15.54		1,636.14
Jul 05	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-15.69		1,620.45
Jul 06	Withdrawal - VISA - Visa Purchase 07/06 BP#4836011UNION ISLAND BROOKLYN NY	-30.00		1,590.45
Jul 06	Withdrawal - VISA - Visa Purchase 07/06 MADISON BAGEL & GRILL NEW YORK NY	-8.66		1,581.79
Jul 06	Withdrawal - VISA - Visa Purchase 07/06 POPEYE S #4499 BROOKLYN NY	-10.33		1,571.46
Jul 06	Withdrawal - VISA - Visa Purchase 07/06 RITE AID STORE - 4202 NEW YORK NY	-16.28		1,555.18
Jul 06	Withdrawal - VISA - Visa Purchase 07/05 61620 - MARRIOTT RENAISSANCE BROOKLYN NY	-25.00		1,530.18
Jul 07	Withdrawal - VISA - Visa Purchase 07/07 UBER EATS 866-576-1039 CA	-22.15		1,508.03
Jul 07	Withdrawal - VISA - Visa Purchase 07/07 UBER EATS HELP.UBER.COM CA	-22.25		1,485.78
Jul 07	Withdrawal - VISA - Visa Purchase 07/06 ALI BABA ORGANIC MARKET NEW YORK NY	-15.07		1,470.71
Jul 07	Withdrawal - VISA - Visa Purchase 07/05 ALI BABA ORGANIC MARKET NEW YORK NY	-14.44		1,456.27
Jul 07	Withdrawal - Online Transfer To Share 01 Mobile Transfer.	-200.00		1,256.27
Jul 08	Withdrawal - POS #298436 MICROSOFT WWW.MICROSOFT.COM REDMOND WA	-5.43		1,250.84
Jul 08	Withdrawal - VISA - Visa Purchase 07/07 RITE AID STORE - 1947 BROOKLYN NY	-17.61		1,233.23
Jul 08	Withdrawal - POS #391288 GOOGLE *GOOGLE MUSIC MOUNTAIN VIEW CA	-9.99		1,223.24
Jul 08	Withdrawal - VISA - Visa Purchase 07/08 UBER EATS HELP.UBER.COM CA	-6.00		1,217.24
Jul 08	Withdrawal - VISA - Visa Purchase 07/08 UBER EATS HELP.UBER.COM CA	-14.21		1,203.03
Jul 08	Withdrawal - VISA - Visa Purchase 07/08 UBER EATS HELP.UBER.COM CA	-6.00		1,197.03
Jul 09	Withdrawal - VISA - Visa Purchase 07/07 MCDONALD'S F27377 BROOKLYN NY	-9.01		1,188.02

MCU Account #

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 RITE AID STORE - 1947 BROOKLYN NY	-26.64		1,161.38
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-50.07		1,111.31
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-50.07		1,061.24
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-43.54		1,017.70
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 CARL'S JR 1102709 BROOKLYN NY	-11.42		1,006.28
Jul 09	Withdrawal - VISA - Visa Purchase 07/08 POPEYE S #4499 BROOKLYN NY	-10.33		995.95
Jul 09	Withdrawal - ATM - #935909 EFT 1293 Bushwick Ave Brooklyn NY	-81.50		914.45
Jul 09	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		911.45
Jul 09	W/D PRENOTIFICATION FROM LEXINGTON LAW			
Jul 09	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		811.45
Jul 10	Withdrawal - VISA - Visa Purchase 07/09 BLINK WEB #996 8663586300 NY	-1.05		810.40
Jul 10	Withdrawal - VISA - Visa Purchase 07/09 POPEYE S #4499 BROOKLYN NY	-10.33		800.07
Jul 10	Withdrawal - VISA - Visa Purchase 07/10 RITE AID STORE - 4202 NEW YORK NY	-10.03		790.04
Jul 11	Withdrawal - VISA - Visa Purchase 07/11 MADISON BAGEL & GRILL NEW YORK NY	-9.74		780.30
Jul 11	Withdrawal - VISA - Visa Purchase 07/11 UBER EATS 866-576-1039 CA	-16.60		763.70
Jul 11	Withdrawal - VISA - Visa Purchase 07/11 RITE AID STORE - 4202 NEW YORK NY	-4.50		759.20
Jul 12	Withdrawal - VISA - Visa Purchase 07/12 MADISON BAGEL & GRILL NEW YORK NY	-9.74		749.46
Jul 12	Withdrawal - VISA - Visa Purchase 07/12 UBER EATS HELP.UBER.COM CA	-6.00		743.46
Jul 12	Withdrawal - VISA - Visa Purchase 07/12 POPEYE S #4499 BROOKLYN NY	-10.33		733.13
Jul 12	Withdrawal - ATM - #129868 EFT 1293 Bushwick Ave Brooklyn NY	-61.50		671.63
Jul 12	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		668.63
Jul 12	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		276.78	945.41
Jul 12	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,004.76	2,950.17
Jul 12	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,748.70
Jul 13	Withdrawal - VISA - Visa Purchase 07/11 MCDONALD'S F27377 BROOKLYN NY	-4.89		2,743.81
Jul 13	Withdrawal - VISA - Visa Purchase 07/13 UBER EATS HELP.UBER.COM CA	-8.00		2,735.81
Jul 13	Withdrawal - VISA - Visa Purchase 07/13 POPEYE S #4499 BROOKLYN NY	-15.87		2,719.94

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 13	Withdrawal - Online Transfer To Share 01 Mobile Transfer.	-300.00		2,419.94
Jul 14	Withdrawal - VISA - Visa Purchase 07/13 UBER EATS HELP.UBER.COM CA	-15.62		2,404.32
Jul 14	Withdrawal - VISA - Visa Purchase 07/14 BP#2149805HEMAN INC BROOKLYN NY	-30.00		2,374.32
Jul 14	Withdrawal - VISA - Visa Purchase 07/12 ALI BABA ORGANIC MARKET NEW YORK NY	-25.22		2,349.10
Jul 15	Withdrawal - VISA - Visa Purchase 07/15 UBER EATS HELP.UBER.COM CA	-10.00		2,339.10
Jul 15	Withdrawal - VISA - Visa Purchase 07/15 Microsoft*Xbox msbill.info WA	-5.43		2,333.67
Jul 15	Withdrawal - VISA - Visa Purchase 07/14 CARL'S JR 1102709 BROOKLYN NY	-13.04		2,320.63
Jul 15	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-90.00		2,230.63
Jul 15	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-100.00		2,130.63
Jul 15	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-150.00		1,980.63
Jul 16	Withdrawal - VISA - Visa Purchase 07/15 UBER EATS HELP.UBER.COM CA	-16.07		1,964.56
Jul 16	Withdrawal - VISA - Visa Purchase 07/15 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-54.43		1,910.13
Jul 16	Withdrawal - VISA - Visa Purchase 07/15 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-65.29		1,844.84
Jul 16	Withdrawal - VISA - Visa Purchase 07/15 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-65.33		1,779.51
Jul 16	Withdrawal - VISA - Visa Purchase 07/16 UBER EATS HELP.UBER.COM CA	-10.00		1,769.51
Jul 16	Withdrawal - VISA - Visa Purchase 07/16 UBER EATS 866-576-1039 CA	-13.39		1,756.12
Jul 16	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,706.12
Jul 17	Withdrawal - VISA - Visa Purchase 07/16 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-94.69		1,611.43
Jul 17	Withdrawal - VISA - Visa Purchase 07/16 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-44.62		1,566.81
Jul 17	Withdrawal - VISA - Visa Purchase 07/16 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-71.85		1,494.96
Jul 17	Withdrawal - VISA - Visa Purchase 07/17 UBER EATS HELP.UBER.COM CA	-10.00		1,484.96
Jul 17	Withdrawal - VISA - Visa Purchase 07/17 UBER EATS HELP.UBER.COM CA	-14.21		1,470.75
Jul 17	Withdrawal - VISA - Visa Purchase 07/17 RITE AID STORE - 4202 NEW YORK NY	-12.38		1,458.37
Jul 17	Withdrawal - VISA - Visa Purchase 07/16 CARL'S JR 1102709 BROOKLYN NY	-13.04		1,445.33
Jul 17	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-50.00		1,395.33
Jul 17	Withdrawal - ACH - LEXINGTON LAW TYPE: 8003418441 ID: 0009189527 CO: LEXINGTON LAW	-129.95		1,265.38
Jul 18	Withdrawal - ATM - #540455	-41.50		1,223.88

MCU Account #

Statement Period: 07/01/19 - 07/31/19

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**FASTRACK CHECKING****(continued) S 02**

<b>Date</b>	<b>Transaction</b>	<b>Withdrawals</b>	<b>Deposits</b>	<b>Balance</b>
Jul 18	EFT 1293 Bushwick Ave Brooklyn NY Withdrawal - ATM Fee	-3.00		1,220.88
Jul 19	EFT 1293 Bushwick Ave Brooklyn NY Withdrawal - VISA - Visa Purchase	-51.55		1,169.33
Jul 19	07/18 SEAMLESSBAREBURGERLOWE SEAMLESS.COM NY Withdrawal - VISA - Visa Purchase	-4.67		1,164.66
Jul 19	07/18 DD/BR #307108 Q35 NEW YORK NY Withdrawal - VISA - Visa Purchase	-6.00		1,158.66
Jul 19	07/19 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-15.36		1,143.30
Jul 20	07/19 UBER EATS 866-576-1039 CA Withdrawal - VISA - Visa Purchase	-7.06		1,136.24
Jul 21	07/19 DD/BR #307108 Q35 NEW YORK NY Withdrawal - VISA - Visa Purchase	-10.00		1,126.24
Jul 21	07/20 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-13.98		1,112.26
Jul 21	07/20 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-29.36		1,082.90
Jul 22	07/21 SEAMLESSBAREBURGERLOWE SEAMLESS.COM NY Withdrawal - POS #294035	-10.88		1,072.02
Jul 22	MICROSOFT WWW.MICROSOFT.COM REDMOND WA Withdrawal - VISA - Visa Purchase	-27.22		1,044.80
Jul 22	07/21 RITE AID STORE - 1947 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.21		1,031.59
Jul 22	07/21 UBER EATS 866-576-1039 CA Withdrawal - VISA - Visa Purchase	-6.00		1,025.59
Jul 22	07/21 UBER EATS HELP.UBER.COM CA Withdrawal - POS #508000	-12.90		1,012.69
Jul 23	NNT H L GROCERY NY 161764 1293 BUSHWICK AVE BROOKLYN NY Withdrawal - VISA - Visa Purchase	-11.39		1,001.30
Jul 23	07/23 RITE AID STORE - 1947 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.51		987.79
Jul 23	07/21 GOLD STAR DELI BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.00		981.79
Jul 23	07/23 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-13.21		968.58
Jul 23	07/23 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-10.39		958.19
Jul 23	07/23 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-6.24		951.95
Jul 24	07/22 EL BURRITO NACHO & LA N BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.90		938.05
Jul 24	07/23 UBER EATS 866-576-1039 CA Withdrawal - VISA - Visa Purchase	-6.00		932.05
Jul 24	07/23 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-8.66		923.39
Jul 24	07/24 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-12.47		910.92
Jul 25	07/24 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-8.66		902.26
Jul 25	07/25 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-21.19		881.07
Jul 25	07/25 SEAMLESSPAPAYADOGFULTO SEAMLESS.COM NY Withdrawal - VISA - Visa Purchase	-10.25		870.82
Jul 25	07/25 RITE AID STORE - 4202 NEW YORK NY			

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 26	Withdrawal - VISA - Visa Purchase 07/24 MCDONALD'S F27377 BROOKLYN NY	-4.89		865.93
Jul 26	Withdrawal - VISA - Visa Purchase 07/26 MADISON BAGEL & GRILL NEW YORK NY	-8.66		857.27
Jul 26	Withdrawal - VISA - Visa Purchase 07/26 SEAMLESSBAREBURGERLOWE SEAMLESS.COM NY	-48.95		808.32
Jul 26	Withdrawal - ATM - #040922 EFT 1293 Bushwick Ave Brooklyn NY	-61.50		746.82
Jul 26	Withdrawal - VISA - Visa Purchase 07/26 RITE AID STORE - 4202 NEW YORK NY	-12.47		734.35
Jul 26	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,743.30	2,477.65
Jul 26	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,276.18
Jul 27	Withdrawal - VISA - Visa Purchase 07/25 MCDONALD'S F27377 BROOKLYN NY	-7.06		2,269.12
Jul 27	Withdrawal - VISA - Visa Purchase 07/26 MCDONALD'S F3978 BROOKLYN NY	-8.69		2,260.43
Jul 27	Withdrawal - VISA - Visa Purchase 07/27 RITE AID STORE - 3627 BROOKLYN NY	-23.44		2,236.99
Jul 27	Withdrawal - VISA - Visa Purchase 07/27 BP#8553109FAITH ENERGY BROOKLYN NY	-40.00		2,196.99
Jul 27	Withdrawal - VISA - Visa Purchase 07/27 RITE AID STORE - 4202 NEW YORK NY	-10.25		2,186.74
Jul 28	Withdrawal - ATM - #006981 MCU 340 JAY ST.#3 BROOKLYN NY A1A01613	-400.00		1,786.74
Jul 28	Withdrawal - VISA - Visa Purchase 07/26 ALI BABA ORGANIC MARKET NEW YORK NY	-10.23		1,776.51
Jul 28	Withdrawal - VISA - Visa Purchase 07/27 ALI BABA ORGANIC MARKET NEW YORK NY	-7.91		1,768.60
Jul 28	Withdrawal - VISA - Visa Purchase 07/28 POPEYE S #4499 BROOKLYN NY	-5.44		1,763.16
Jul 28	Deposit - VISA - SQC*Cash App [REDACTED] [REDACTED] Visa Direct CA Date 07/28/19		19.70	1,782.86
Jul 28	Withdrawal - VISA - Visa Purchase 07/28 RITE AID STORE - 1947 BROOKLYN NY	-26.46		1,756.40
Jul 29	Withdrawal - VISA - Visa Purchase 07/28 SQC*CASH APP TATIAN 8774174551 CA	-86.00		1,670.40
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 UBER EATS HELP.UBER.COM CA	-6.00		1,664.40
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 UBER EATS HELP.UBER.COM CA	-13.39		1,651.01
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 UBER EATS HELP.UBER.COM CA	-6.00		1,645.01
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 UBER EATS HELP.UBER.COM CA	-17.69		1,627.32
Jul 29	Withdrawal - VISA - Visa Purchase 07/29 SEAMLESSBAREBURGERLOWE SEAMLESS.COM NY	-29.36		1,597.96
Jul 29	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,547.96
Jul 29	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		1,447.96

MCU Account #

Statement Period: 07/01/19 - 07/31/19

Page 8 of 9

**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jul 29	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-251.00		1,196.96
Jul 29	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-300.00		896.96
Jul 30	Withdrawal - VISA - Visa Purchase 07/29 UBER EATS HELP.UBER.COM CA	-16.93		880.03
Jul 30	Withdrawal - VISA - Visa Purchase 07/30 UBER EATS HELP.UBER.COM CA	-6.00		874.03
Jul 30	Withdrawal - VISA - Visa Purchase 07/30 UBER EATS HELP.UBER.COM CA	-6.00		868.03
Jul 31	Withdrawal - ATM - #376594 EFT 1293 Bushwick Ave Brooklyn NY	-61.50		806.53
Jul 31	Withdrawal - VISA - Visa Purchase 07/31 RITE AID STORE - 4202 NEW YORK NY	-14.25		792.28
Jul 31	Deposit - Online Transfer From Share 01 Mobile Transfer.		350.00	1,142.28
<b>Jul 31</b>	<b>New Balance</b>			<b>1,142.28</b>
Totals For This Period:		-5,853.88	5,393.26	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Jul 01	<b>Previous Balance</b>					<b>423.70</b>
Jul 05	Payment - Kiosk	-424.28		0.58	-423.70	0.00
Jul 31	<b>New Balance</b>					<b>0.00</b>
Totals For This Period		-424.28	0.00	0.58	-423.70	

Annual Percentage Rate: 12.500%  
Periodic Rate (Daily): .034246%

2019 Totals Year-to-Date  
Total Fees Charged in 2019 9.68  
Total Interest Charged in 2019 49.39

**SIGNATURE****L 22**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Jul 05	<b>Previous Balance</b>					<b>0.00</b>
Jul 05	Loan Disbursed Kiosk	1,423.00			1,423.00	1,423.00
Jul 31	Advance - Insurance Single Life	0.57			0.57	1,423.57
Jul 31	Advance - Insurance Disability	2.58			2.58	1,426.15
Jul 31	<b>New Balance</b>					<b>1,426.15</b>
Totals For This Period		1,426.15	0.00	0.00	1,426.15	

Annual Percentage Rate: 14.500%  
Periodic Rate (Daily): .039726%  
A Payment of 91.00 is due on 08/16/19  
Interest Due through 07/31/19: 15.27

2019 Totals Year-to-Date  
Total Fees Charged in 2019 3.15  
Total Interest Charged in 2019 0.00

**YEAR TO DATE TOTALS**

Total Dividends YTD	0.00
Total Finance Charges YTD	49.39

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at [REDACTED] Box [REDACTED], New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING	
CHECK NUMBER	CHECK DATE	\$ AMOUNT		
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.	
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.	\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.	+
				\$
				+
				\$
			4. TOTAL (2 PLUS 3):	\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.	\$
			6. REGISTER BALANCE (4 MINUS 5):	\$
		TOTAL:		

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS

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 (212) 693-4900 OR (800) 323-6713 OUTSIDE THE 5 BOROUGHS

Account Number: [REDACTED]  
 Statement Period:

06/01/19 - 06/30/19

+ 0320164 000568352 0MCU13 0630103  
 MR [REDACTED]  
 [REDACTED] ST  
 BROOKLYN NY 11207-1012  


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**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	1,602.90
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,603.90</b>
Loans		Balance
Personal	\$	423.70
<b>TOTAL LOANS</b>	<b>\$</b>	<b>423.70</b>

**PRIVACY NOTICE**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.nymcu.org/privacy](http://www.nymcu.org/privacy) or we will mail you a free copy upon request if you call us at 212-693-4900.

**PRIMARY SHARE S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			1.00
Jun 30	New Balance			1.00

**FASTRACK CHECKING S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	Previous Balance			876.08
Jun 01	Withdrawal - VISA - Visa Purchase	-10.61		865.47

MCU Account #

Statement Period: 06/01/19 - 06/30/19

Page 2 of 6

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 01	05/31 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-170.00		695.47
Jun 02	05/31 SQC*CASH APP TANIA 8774174551 CA Withdrawal - VISA - Visa Purchase	-6.62		688.85
Jun 03	06/01 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-35.01		653.84
Jun 03	06/02 BP#8553109FAITH ENERGY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.85		646.99
Jun 03	06/01 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.32		633.67
Jun 03	06/02 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-10.33		623.34
Jun 04	06/02 POPEYE'S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-14.46		608.88
Jun 04	06/04 RITE AID STORE - 4202 NEW YORK NY Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-28.00		580.88
Jun 05	06/03 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-9.01		571.87
Jun 05	06/05 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-11.91		559.96
Jun 06	06/05 POPEYE'S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-10.33		549.63
Jun 07	06/05 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-7.06		542.57
Jun 08	06/06 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-11.18		531.39
Jun 08	06/07 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-15.96		515.43
Jun 08	06/07 POPEYE'S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-10.33		505.10
Jun 09	06/07 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.85		498.25
Jun 10	06/08 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-6.85		491.40
Jun 10	06/09 POPEYE'S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.05		478.35
Jun 11	06/10 POPEYE'S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-13.05		465.30
Jun 11	Withdrawal - Transfer To Loan 21	-91.00		374.30
Jun 11	06/11 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-11.73		362.57
Jun 11	W/D PRENOTIFICATION FROM LEXINGTON LAW			
Jun 12	06/11 ALI BABA ORGANIC MARKET NEW YORK NY Withdrawal - VISA - Visa Purchase	-9.95		352.62
Jun 12	06/12 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-11.30		341.32
Jun 13	06/13 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-11.92		329.40
Jun 13	06/13 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-16.46		312.94
Jun 14	06/14 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-20.58		292.36
Jun 14	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,634.67 CO: AGRI TREAS 310		2,634.67	2,927.03

MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 14	Withdrawal - Transfer To Loan 21	-91.00		2,836.03
Jun 14	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-108.00		2,728.03
Jun 14	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,526.56
Jun 15	Withdrawal - VISA - Visa Purchase 06/15 MADISON BAGEL & GRILL NEW YORK NY	-17.37		2,509.19
Jun 15	Withdrawal - VISA - Visa Purchase 06/15 UBER EATS HELP.UBER.COM CA	-49.64		2,459.55
Jun 15	Withdrawal - VISA - Visa Purchase 06/15 RITE AID STORE - 4202 NEW YORK NY	-12.62		2,446.93
Jun 16	Withdrawal - VISA - Visa Purchase 06/15 SQC*CASH APP ██████████ 8774174551 CA	-290.00		2,156.93
Jun 16	Withdrawal - VISA - Visa Purchase 06/16 UBER EATS 866-576-1039 CA	-27.49		2,129.44
Jun 16	Withdrawal - VISA - Visa Purchase 06/16 UBER EATS HELP.UBER.COM CA	-5.00		2,124.44
Jun 16	Withdrawal - VISA - Visa Purchase 06/16 AUTOZONE 5275 1798 ATL BROOKLYN NY	-1.84		2,122.60
Jun 16	Withdrawal - VISA - Visa Purchase 06/16 BP#9326901NISSAN ENTERP BROOKLYN NY	-30.45		2,092.15
Jun 16	Withdrawal - VISA - Visa Purchase 06/15 ALI BABA ORGANIC MARKET NEW YORK NY	-7.91		2,084.24
Jun 17	Withdrawal - VISA - Visa Purchase 06/17 AUTOZONE 4740 749 WYCO RIDGEWOOD NY	-7.06		2,077.18
Jun 17	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-75.00		2,002.18
Jun 17	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-104.00		1,898.18
Jun 17	Withdrawal - VISA - Visa Purchase 06/17 RITE AID STORE - 1947 BROOKLYN NY	-28.47		1,869.71
Jun 17	Withdrawal - Transfer To ██████████ XXXXXXXXXXXX Share 02 Mobile Transfer.	-70.00		1,799.71
Jun 18	Withdrawal - VISA - Visa Purchase 06/16 DALLAS BBQ - LIVINGSTON BROOKLYN NY	-40.00		1,759.71
Jun 18	Withdrawal - VISA - Visa Purchase 06/17 POPEYE'S #4499 BROOKLYN NY	-13.05		1,746.66
Jun 18	Withdrawal - ACH - COMENITY PAY JT TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY JT	-50.00		1,696.66
Jun 18	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-75.00		1,621.66
Jun 18	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-100.00		1,521.66
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-734.16		787.50
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 WOODHAVEN RIFLE & PISTO WOODHAVEN NY	-21.76		765.74
Jun 19	Withdrawal - VISA - Visa Purchase 06/18 AUNTIE ANNE'S #NY178 BROOKLYN NY	-7.00		758.74
Jun 19	Withdrawal - VISA - Visa Purchase	-27.83		730.91

MCU Account #

Statement Period: 06/01/19 - 06/30/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 19	06/19 RITE AID STORE - 1947 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-7.59		723.32
Jun 19	06/19 RITE AID STORE - 4202 NEW YORK NY Withdrawal - ACH - LEXINGTON LAW TYPE: 8003418441 ID: 0009189527 CO: LEXINGTON LAW	-129.95		593.37
Jun 20	Withdrawal - VISA - Visa Purchase	-9.74		583.63
Jun 20	06/20 MADISON BAGEL & GRILL NEW YORK NY Withdrawal - VISA - Visa Purchase	-25.00		558.63
Jun 21	06/20 BP#2149805HEMAN INC BROOKLYN NY Withdrawal - VISA - Visa Purchase	-10.00		548.63
Jun 21	06/21 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-42.51		506.12
Jun 21	06/21 UBER EATS 866-576-1039 CA Deposit - ACH - DOJ TREAS 310 TYPE: FED TVL ID: 9101036009 CO: DOJ TREAS 310		290.32	796.44
Jun 21	Deposit - ACH - Square Inc TYPE: * Cash App ID: 8800429876 CO: Square Inc		40.00	836.44
Jun 22	Withdrawal - VISA - Visa Purchase	-37.34		799.10
Jun 22	06/22 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-15.56		783.54
Jun 23	06/22 SUBWAY 00422253 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-18.08		765.46
Jun 23	06/22 UBER EATS 866-576-1039 CA Withdrawal - VISA - Visa Purchase	-4.67		760.79
Jun 23	06/22 DD/BR #307108 Q35 NEW YORK NY Withdrawal - VISA - Visa Purchase	-5.44		755.35
Jun 23	06/23 POPEYE S #4499 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-10.00		745.35
Jun 24	06/23 FINE CARE PHARMACY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-5.96		739.39
Jun 24	06/24 RITE AID STORE - 1947 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-54.70		684.69
Jun 24	06/24 RITE AID STORE - 1947 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-10.33		674.36
Jun 24	06/23 POPEYE S #4499 BROOKLYN NY Withdrawal - ATM - #850142 EFT 1293 Bushwick Ave Brooklyn NY	-41.50		632.86
Jun 24	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		629.86
Jun 25	Withdrawal - ATM - #942869 EFT 1293 Bushwick Ave Brooklyn NY	-41.50		588.36
Jun 25	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		585.36
Jun 26	Withdrawal - VISA - Visa Purchase	-17.26		568.10
Jun 26	06/24 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-14.21		553.89
Jun 26	06/26 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-6.00		547.89
Jun 26	06/26 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-6.00		541.89
Jun 27	06/26 UBER EATS HELP.UBER.COM CA Withdrawal - VISA - Visa Purchase	-13.55		528.34
Jun 27	06/26 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-12.00		516.34

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Jun 27	06/26 NYCDOT PARKING METERS LONG IS CITY NY Withdrawal - VISA - Visa Purchase	-20.00		496.34
Jun 27	06/26 BP#8553109FAITH ENERGY BROOKLYN NY Withdrawal - VISA - Visa Purchase	-7.91		488.43
Jun 28	06/26 ALI BABA ORGANIC MARKET NEW YORK NY Withdrawal - VISA - Visa Purchase	-8.36		480.07
Jun 28	06/26 MCDONALD'S F27377 BROOKLYN NY Withdrawal - VISA - Visa Purchase	-5.54		474.53
Jun 28	06/27 RITE AID STORE - 4202 NEW YORK NY Withdrawal - VISA - Visa Purchase	-7.91		466.62
Jun 28	06/27 ALI BABA ORGANIC MARKET NEW YORK NY Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 AMT: 2,308.47 CO: AGRI TREAS 310		2,308.47	2,775.09
Jun 28	Withdrawal - Transfer To Loan 21	-91.00		2,684.09
Jun 28	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,482.62
Jun 29	Withdrawal - VISA - Visa Purchase 06/27 MCDONALD'S F27377 BROOKLYN NY	-8.36		2,474.26
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 RITE AID STORE - 4202 NEW YORK NY	-7.16		2,467.10
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 UBER EATS 866-576-1039 CA	-27.83		2,439.27
Jun 29	Withdrawal - VISA - Visa Purchase 06/28 UBER EATS HELP.UBER.COM CA	-10.00		2,429.27
Jun 29	Withdrawal - ATM - #227093 EFT 1293 Bushwick Ave Brooklyn NY	-61.50		2,367.77
Jun 29	Withdrawal - Transfer To WASHINGTON,CATIA XXXXXXXXXXXX Share 02 Mobile Transfer.	-35.00		2,332.77
Jun 30	Withdrawal - VISA - Visa Purchase 06/29 SQC*CASH APP TANIA 8774174551 CA	-270.00		2,062.77
Jun 30	Withdrawal - VISA - Visa Purchase 06/29 UBER EATS 866-576-1039 CA	-51.96		2,010.81
Jun 30	Withdrawal - VISA - Visa Purchase 06/28 ALI BABA ORGANIC MARKET NEW YORK NY	-7.91		2,002.90
Jun 30	Withdrawal - ATM - #003624 MCU 90-15 QUEENS BLVD. MALL QUEENS NY A1A12010	-400.00		1,602.90
Jun 30	<b>New Balance</b>			<b>1,602.90</b>
Totals For This Period:		-4,546.64	5,273.46	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Jun 01	<b>Previous Balance</b>					<b>684.58</b>
Jun 11	Payment - Transfer From Share 02	-91.00		7.49	-83.51	601.07
Jun 14	Payment - Transfer From Share 02	-91.00		1.24	-89.76	511.31
Jun 28	Payment - Transfer From Share 02	-91.00		2.45	-88.55	422.76
Jun 30	Advance - Insurance Single Life	0.17			0.17	422.93
Jun 30	Advance - Insurance Disability	0.77			0.77	423.70

**SIGNATURE** (continued) **L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Jun 30	New Balance					423.70
Totals For This Period		-272.06	0.00	11.18	-260.88	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 09/11/19

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 9.68  
 Total Interest Charged in 2019 48.81

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at [REDACTED] Box [REDACTED], New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
				+	\$
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
		TOTAL:			

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 and backed by the full faith and credit of the United States Government

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MR [REDACTED]  
[REDACTED]  
BROOKLYN NY 11207-1012  
[Barcode]

**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	1,547.12
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>1,548.12</b>
Loans		Balance
Personal	\$	759.65
<b>TOTAL LOANS</b>	<b>\$</b>	<b>759.65</b>

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**PRIMARY SHARE** **S 01**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			1.00
Mar 31	New Balance			1.00

**FASTRACK CHECKING** **S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	Previous Balance			1,257.74
Mar 01	Withdrawal - VISA - Visa Purchase	-270.00		987.74

MCU Account # [REDACTED]

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 01	02/28 SQC*TANIA 8774174551 CA Withdrawal - VISA - Visa Purchase	-7.94		979.80
Mar 01	02/28 DD/BR #307108 Q35 NEW YORK NY Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		879.80
Mar 01	Withdrawal - ATM - #192603 MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-201.80		678.00
Mar 01	Withdrawal - ATM Fee MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-3.00		675.00
Mar 01	Withdrawal - ATM - #192685 MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-101.80		573.20
Mar 01	Withdrawal - ATM Fee MARAB DELI G-214612 502 CLARKSON AVENUE, BROOKLYN NY	-3.00		570.20
Mar 02	Withdrawal - VISA - Visa Purchase 03/01 SQC*TANIA 8774174551 CA	-210.00		360.20
Mar 05	Withdrawal - VISA - Visa Purchase 03/05 RITE AID STORE - 1947 BROOKLYN NY	-63.45		296.75
Mar 06	Deposit - ACH - CITY OF NEW YORK TYPE: PAYROLL ID: 9136400434 AMT: 1,063.82 CO: CITY OF NEW YORK		1,063.82	1,360.57
Mar 06	Withdrawal - Transfer To Loan 21	-45.50		1,315.07
Mar 06	Withdrawal - ACH - DISCOVER TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER	-125.59		1,189.48
Mar 06	Withdrawal - ACH - Credit One Bank TYPE: Payment ID: 912240213 CO: Credit One Bank	-136.26		1,053.22
Mar 07	Deposit - VISA - SQC* [REDACTED] Visa Direct CA Date 03/07/19		59.10	1,112.32
Mar 07	Withdrawal - ATM - #009888 MCU 340 JAY ST.#4 BROOKLYN NY A1A01614	-160.00		952.32
Mar 07	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-73.34		878.98
Mar 07	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-83.57		795.41
Mar 08	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,388.00	2,183.41
Mar 08	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		1,981.94
Mar 09	Withdrawal - POS #556649 MTA*METROCARD MACHINE 2 BROADWAY NEW YORK NY	-10.00		1,971.94
Mar 09	Withdrawal - ATM - #002469 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-100.00		1,871.94
Mar 10	Withdrawal - VISA - Visa Purchase 03/09 DD/BR #307108 Q35 NEW YORK NY	-6.84		1,865.10
Mar 10	Withdrawal - Transfer To [REDACTED] XXXXXXXXXXXX Share 02 Mobile Transfer.	-10.00		1,855.10
Mar 11	Withdrawal - VISA - Visa Purchase 03/10 SQC*TANIA 8774174551 CA	-220.00		1,635.10

MCU Account #

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 11	Withdrawal - ATM - #002612 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-200.00		1,435.10
Mar 12	Withdrawal - POS #852431 NNT GUITAR CENTER #962485 139 FLATBUSH AVE BROOKLYN NY	-97.98		1,337.12
Mar 12	Withdrawal - POS #016123 TARGET T-1849 139 Flatbush Ave Brooklyn NY	-53.05		1,284.07
Mar 12	Withdrawal - POS #048853 BJS WHOLESALE #0 66-26 METROPOLITAN AVE MIDDLE VILLAG NY	-81.08		1,202.99
Mar 13	Withdrawal - VISA - Visa Purchase 03/12 BP#2149805HEMAN INC BROOKLYN NY	-18.00		1,184.99
Mar 13	Withdrawal - VISA - Visa Purchase 03/12 RITE AID STORE - 3627 BROOKLYN NY	-32.99		1,152.00
Mar 13	Withdrawal - VISA - Visa Purchase 03/12 ITI/INY DMV ALBANY NY	-81.50		1,070.50
Mar 13	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-50.00		1,020.50
Mar 13	Withdrawal - VISA - Visa Purchase 03/13 RITE AID STORE - 1947 BROOKLYN NY	-30.00		990.50
Mar 14	Withdrawal - VISA - Visa Purchase 03/12 CARRIBEAN VIBES BROOKLYN NY	-21.78		968.72
Mar 15	Withdrawal - VISA - Visa Purchase 03/14 RITE AID STORE - 1947 BROOKLYN NY	-7.20		961.52
Mar 15	Withdrawal - VISA - Visa Purchase 03/14 SQ *TANIA 8774174551 CA	-80.00		881.52
Mar 15	Withdrawal - VISA - Visa Purchase 03/14 POPEYE'S #4499 BROOKLYN NY	-9.79		871.73
Mar 15	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		771.73
Mar 16	Withdrawal - VISA - Visa Purchase 03/15 RITE AID STORE - 1947 BROOKLYN NY	-31.11		740.62
Mar 16	Withdrawal - Transfer To [REDACTED]XXXXXXXX Share 02 Mobile Transfer.	-20.00		720.62
Mar 17	Withdrawal - VISA - Visa Purchase 03/17 Microsoft*Xbox msbill.info WA	-32.65		687.97
Mar 18	Withdrawal - VISA - Visa Purchase 03/17 POPEYE'S #4499 BROOKLYN NY	-9.79		678.18
Mar 18	Withdrawal - ATM - #005814 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-100.00		578.18
Mar 19	Withdrawal - VISA - Visa Purchase 03/19 Microsoft*Xbox msbill.info WA	-32.65		545.53
Mar 20	Withdrawal - VISA - Visa Purchase 03/19 SQ [REDACTED] / CA	-20.00		525.53
Mar 20	Withdrawal - VISA - Visa Purchase 03/19 APPLEBEES 46 61977690 BROOKLYN NY	-34.78		490.75
Mar 20	Deposit - ACH - CITY OF NEW YORK TYPE: PAYROLL ID: 9136400434 AMT: 1,063.81 CO: CITY OF NEW YORK		1,063.81	1,554.56
Mar 20	Withdrawal - Transfer To Loan 21	-45.50		1,509.06
Mar 20	W/D PRENOTIFICATION FROM LEXINGTON LAW			
Mar 20	Withdrawal - Transfer To [REDACTED]XXXXXXXX Share 02 Mobile Transfer.	-10.00		1,499.06

MCU Account # [REDACTED]

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
Mar 21	Withdrawal - VISA - Visa Purchase 03/20 SQC [REDACTED] 8774174551 CA	-20.00		1,479.06
Mar 21	Withdrawal - ATM - #008039 MCU 2 LAFAYETTE ST.#4 NEW YORK NY A1A00423	-40.00		1,439.06
Mar 21	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-75.00		1,364.06
Mar 21	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-75.49		1,288.57
Mar 21	Withdrawal - ACH - PAYPAL TYPE: ECHECK ID: PAYPALECC88 CO: PAYPAL	-108.95		1,179.62
Mar 22	Withdrawal - VISA - Visa Purchase 03/22 Microsoft*Xbox msbill.info WA	-32.65		1,146.97
Mar 22	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,348.14	2,495.11
Mar 22	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,293.64
Mar 23	Withdrawal - POS #503096 7-ELEVEN 311 BROADWAY US NEW YORK NY	-29.39		2,264.25
Mar 23	Withdrawal - VISA - Visa Purchase 03/22 POPEYE'S #4499 BROOKLYN NY	-13.05		2,251.20
Mar 23	Withdrawal - ATM - #002005 MCU 2 LAFAYETTE ST.#3 NEW YORK NY A1A00422	-60.00		2,191.20
Mar 25	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-127.14		2,064.06
Mar 26	Withdrawal - VISA - Visa Purchase 03/25 SQC [REDACTED] 8774174551 CA	-20.00		2,044.06
Mar 26	Withdrawal - VISA - Visa Purchase 03/26 POPEYE'S #4499 BROOKLYN NY	-13.05		2,031.01
Mar 26	Deposit - VISA - SQC* [REDACTED] Visa Direct CA Date 03/26/19		591.00	2,622.01
Mar 26	Withdrawal - VISA - Visa Purchase 03/26 RITE AID STORE - 1947 BROOKLYN NY	-22.56		2,599.45
Mar 26	Withdrawal - ATM - #825038 EFT 1293 Bushwick [REDACTED] Brooklyn NY	-41.50		2,557.95
Mar 27	Withdrawal - VISA - Visa Purchase 03/26 SQC*STYLESBYCLAUDEL 8774174551 CA	-50.00		2,507.95
Mar 28	Withdrawal - POS #009495 WENDYS #2517 3595 HEMPSTEAD TPKE LEVITTOWN NY	-9.96		2,497.99
Mar 28	Withdrawal - POS #009495 WENDYS #2517 3595 HEMPSTEAD TPKE LEVITTOWN NY	-9.96		2,488.03
Mar 28	Withdrawal - Adjustment POS #009495 WENDYS #2517 3595 HEMPSTEAD TPKE LEVITTOWN NY		9.96	2,497.99
Mar 28	Withdrawal - VISA - Visa Purchase 03/27 DUNKIN #361816 Q35 BROOKLYN NY	-8.35		2,489.64
Mar 28	Withdrawal - ATM - #916214 EFT 1293 Bushwick Ave Brooklyn NY	-201.50		2,288.14
Mar 28	Withdrawal - ATM - #916263 EFT 1293 Bushwick Ave Brooklyn NY	-201.50		2,086.64
Mar 28	Withdrawal - VISA - Visa Purchase	-32.65		2,053.99

MCU Account #

Statement Period: 03/01/19 - 03/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	03/28 Microsoft*Xbox mskill.info WA			
Mar 28	Withdrawal - VISA - Visa Purchase	-26.09		2,027.90
	03/28 RITE AID STORE - 4202 NEW YORK NY			
Mar 28	Withdrawal - VISA - Visa Purchase	-8.25		2,019.65
	03/28 POPEYE'S #4499 BROOKLYN NY			
Mar 29	Withdrawal - VISA - Visa Purchase	-50.00		1,969.65
	03/27 SQC*TANIA 8774174551 CA			
Mar 29	Withdrawal - VISA - Visa Purchase	-38.52		1,931.13
	03/28 2141 AMC LEVITTOWN 10 LEVITTOWN NY			
Mar 29	Withdrawal - VISA - Visa Purchase	-14.10		1,917.03
	03/29 MADISON BAGEL & GRILL NEW YORK NY			
Mar 29	Withdrawal - VISA - Visa Purchase	-35.64		1,881.39
	03/29 RITE AID STORE - 4202 NEW YORK NY			
Mar 30	Withdrawal - VISA - Visa Purchase	-30.01		1,851.38
	03/30 BP#4836011UNION ISLAND BROOKLYN NY			
Mar 30	Withdrawal - VISA - Visa Purchase	-15.19		1,836.19
	03/30 MADISON BAGEL & GRILL NEW YORK NY			
Mar 30	Withdrawal - VISA - Visa Purchase	-39.07		1,797.12
	03/30 RITE AID STORE - 4202 NEW YORK NY			
Mar 31	Withdrawal - VISA - Visa Purchase	-250.00		1,547.12
	03/30 SQC# 8774174551 CA			
Mar 31	<b>New Balance</b>			<b>1,547.12</b>
Totals For This Period:		-5,224.49	5,513.87	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
Mar 01	<b>Previous Balance</b>					<b>841.13</b>
Mar 06	Payment - Transfer From Share 02	-45.50		4.02	-41.48	799.65
Mar 20	Payment - Transfer From Share 02	-45.50		3.83	-41.67	757.98
Mar 31	Advance - Insurance Single Life	0.30			0.30	758.28
Mar 31	Advance - Insurance Disability	1.37			1.37	759.65
Mar 31	<b>New Balance</b>					<b>759.65</b>
Totals For This Period		-89.33	0.00	7.85	-81.48	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 05/11/19  
 Interest Due through 03/31/19: 2.60

2019 Totals Year-to-Date

Total Fees Charged in 2019	5.56
Total Interest Charged in 2019	24.88

**YEAR TO DATE TOTALS**

Total Dividends YTD	0.00
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MCU Account # XXXXXXXXXX

Statement Period: 03/01/19 - 03/31/19

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**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		\$
			+	\$	
			+	\$	
			+	\$	
			4. TOTAL (2 PLUS 3):		\$
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		\$
			6. REGISTER BALANCE (4 MINUS 5):		\$
	TOTAL:				

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Account Number: [REDACTED]  
 Statement Period: 05/01/19 - 05/31/19

+ 0310263 000454573 0MCU13 0630103  
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**Your Account Summary**

Deposits		Balance
Primary Share	\$	1.00
Checking	\$	876.08
<b>TOTAL DEPOSITS</b>	<b>\$</b>	<b>877.08</b>
Loans		Balance
Personal	\$	684.58
<b>TOTAL LOANS</b>	<b>\$</b>	<b>684.58</b>



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**PRIMARY SHARE** S 01

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			1.00
May 31	New Balance			1.00

**FASTRACK CHECKING** S 02

Date	Transaction	Withdrawals	Deposits	Balance
May 01	Previous Balance			1,138.63
May 01	Withdrawal - Transfer	-12.00		1,126.63

MCU Account # [REDACTED]

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	To [REDACTED] XXXXXXXXXXXX Share 02 Mobile Transfer.			
May 01	Withdrawal - VISA - Visa Purchase 04/30 SHELL SERVICE STATION BROOKLYN NY	-20.00		1,106.63
May 01	Withdrawal - VISA - Visa Purchase 04/30 RITE AID STORE - 4202 NEW YORK NY	-12.46		1,094.17
May 02	Withdrawal - VISA - Visa Purchase 05/01 POPEYE'S #4499 BROOKLYN NY	-10.33		1,083.84
May 02	Withdrawal - POS #521693 MCDONALD'S F27377 1380 BROADWAY BROOKLYN NY	-6.85		1,076.99
May 02	Withdrawal - ACH - Credit One Bank TYPE: Payment ID: 912240213 CO: Credit One Bank	-130.00		946.99
May 03	Withdrawal - VISA - Visa Purchase 05/02 RITE AID STORE - 4202 NEW YORK NY	-14.31		932.68
May 03	Withdrawal - ATM - #276029 EFT 1293 Bushwick Ave Brooklyn NY	-21.50		911.18
May 03	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		908.18
May 03	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		2,329.40	3,237.58
May 03	Withdrawal - ACH - MACYS TYPE: ONLINE PMT ID: CITICTP CO: MACYS	-100.00		3,137.58
May 03	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,936.11
May 03	Withdrawal - VISA - Visa Purchase 05/03 BP#2566966SUNRISE GAS S BROOKLYN NY	-40.02		2,896.09
May 04	Withdrawal - ATM - #008952 PAI ISO 139 CHRYSTIE ST NEW YORK NY	-122.95		2,773.14
May 04	Withdrawal - VISA - Visa Purchase 05/03 SQC*CASH APP TANIA 8774174551 CA	-300.00		2,473.14
May 04	Withdrawal - VISA - Visa Purchase 05/03 SQC*CASH APP TATIAN 8774174551 CA	-300.00		2,173.14
May 04	Withdrawal - VISA - Visa Purchase 05/03 SQC*CASH APP TATIAN 8774174551 CA	-60.00		2,113.14
May 04	Withdrawal - VISA - Visa Purchase 05/03 SQC*CASH APP TANIA 8774174551 CA	-210.00		1,903.14
May 04	Withdrawal - ATM - #382054 EFT 1293 Bushwick Ave Brooklyn NY	-201.50		1,701.64
May 04	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		1,698.64
May 06	Withdrawal - VISA - Visa Purchase 05/06 GRUBHUBSANREMOPIZZERI GRUBHUB.COM NY	-38.00		1,660.64
May 06	Deposit - VISA - SQC*Cash App [REDACTED] Visa Direct CA Date 05/06/19		258.07	1,918.71
May 06	Deposit - VISA - SQC*Cash App [REDACTED] Visa Direct CA Date 05/06/19		98.50	2,017.21
May 06	Withdrawal - POS #065245 WM SUPERCENTER # Wal-Mart Super Center BRUNSWICK GA	-57.73		1,959.48
May 06	Withdrawal - ACH - COMENITY PAY VI TYPE: WEB PYMT ID: 1133163498 CO: COMENITY PAY VI	-123.98		1,835.50

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING**

(continued)

**S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 07	Withdrawal - VISA - Visa Purchase 05/06 JETBLUE 27926085389 SALT LAKE CTY UT	-30.00		1,805.50
May 08	Withdrawal - VISA - Visa Purchase 05/07 SQC*CASH APP ██████████ 774174551 CA	-160.00		1,645.50
May 09	Withdrawal - VISA - Visa Purchase 05/07 SALLY'S COP SHOP BRUNSWICK GA	-128.35		1,517.15
May 09	Withdrawal - VISA - Visa Purchase 05/09 TST* FLETG STUDENT CENT BRUNSWICK GA	-17.00		1,500.15
May 09	W/D PRENOTIFICATION FROM LEXINGTON LAW			
May 10	Withdrawal - POS #015981 WM SUPERCENTER # Wal-Mart Super Center BRUNSWICK GA	-41.47		1,458.68
May 10	Withdrawal - Phone Transfer To Loan 21	-91.00		1,367.68
May 11	Withdrawal - ATM - #474940 FLETG EXPRES-257262 1131 CHAPEL CROSSING RO GLYNCO GA	-62.00		1,305.68
May 11	Withdrawal - ATM Fee FLETG EXPRES-257262 1131 CHAPEL CROSSING RO GLYNCO GA	-3.00		1,302.68
May 12	Withdrawal - VISA - Visa Purchase 05/11 SQC*CASH APP ROGER 8774174551 CA	-22.00		1,280.68
May 12	Withdrawal - VISA - Visa Purchase 05/10 SALLY'S COP SHOP BRUNSWICK GA	-41.68		1,239.00
May 14	Withdrawal - VISA - Visa Purchase 05/13 SHANE'S RIB SHACK BRUNSWICK GA	-8.54		1,230.46
May 15	Withdrawal - VISA - Visa Purchase 05/13 SALLY'S COP SHOP BRUNSWICK GA	-10.70		1,219.76
May 16	Withdrawal - VISA - Visa Purchase 05/15 ZAXBY'S #02701 BRUNSWICK GA	-7.80		1,211.96
May 17	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,682.09	2,894.05
May 17	Withdrawal - POS #587431 NNT NNN PACKAGE SHO062948 6090 ALTAMA AVE STE 100 BRUNSWICK GA	-64.17		2,829.88
May 17	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		2,729.88
May 17	Withdrawal - ACH - GenesisFS Card TYPE: 8884987796 ID: 1222528268 CO: GenesisFS Card	-101.00		2,628.88
May 17	Withdrawal - ACH - LEXINGTON LAW TYPE: 8003418441 ID: 0009189527 CO: LEXINGTON LAW	-129.95		2,498.93
May 17	Withdrawal - ACH - BEST BUY TYPE: PAYMENT ID: CITICTP CO: BEST BUY	-130.00		2,368.93
May 17	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		2,167.46
May 17	Withdrawal - POS #527915 WAL Wal-Mart Super 241490 0639 WAL-SAMS BRUNSWICK GA	-3.55		2,163.91
May 18	Withdrawal - VISA - Visa Purchase 05/18 WOK N ROLL BRUNSWICK GA	-11.60		2,152.31
May 18	Withdrawal - VISA - Visa Purchase 05/17 SQC*CASH APP TANIA 8774174551 CA	-290.00		1,862.31
May 18	Withdrawal - POS #060419 CRACKER BARREL # 211 WARREN MASON BLVD	-26.66		1,835.65

MCU Account #

Statement Period: 05/01/19 - 05/31/19

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**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
	BRUNSWICK GA			
May 18	Withdrawal - ATM - #008297	-63.00		1,772.65
	PAI ISO 200 PIER ALY ST SIMONS ISL GA			
May 18	Withdrawal - ATM Fee	-3.00		1,769.65
	PAI ISO 200 PIER ALY ST SIMONS ISL GA			
May 20	Withdrawal - VISA - Visa Purchase	-37.82		1,731.83
	05/18 THE JUICY CRAB JACKSONVILLE FL			
May 20	Withdrawal - VISA - Visa Purchase	-22.84		1,708.99
	05/19 SOUTHERN SOUL BBQ ST SIMONS IS GA			
May 20	Withdrawal - ATM - #867570	-62.00		1,646.99
	FLETC EXPRES-257262 1131 CHAPEL CROSSING RO GLYNCO GA			
May 20	Withdrawal - ATM Fee	-3.00		1,643.99
	FLETC EXPRES-257262 1131 CHAPEL CROSSING RO GLYNCO GA			
May 22	Withdrawal - VISA - Visa Purchase	-86.08		1,557.91
	05/20 SALLYS COP SHOP BRUNSWICK GA			
May 23	Withdrawal - VISA - Visa Purchase	-20.10		1,537.81
	05/22 SHANE'S RIB SHACK BRUNSWICK GA			
May 24	Withdrawal - VISA - Visa Purchase	-20.22		1,517.59
	05/23 TIO TACO BRUNSWICK GA			
May 25	Withdrawal - VISA - Visa Purchase	-785.26		732.33
	05/24 DOLLAR RENT A CAR JACKSONVILLE FL			
May 25	Withdrawal - VISA - Visa Purchase	-10.33		722.00
	05/24 POPEYE'S #4499 BROOKLYN NY			
May 25	Withdrawal - ATM - #712178	-41.50		680.50
	EFT 1293 Bushwick Ave Brooklyn NY			
May 25	Withdrawal - ATM Fee	-3.00		677.50
	EFT 1293 Bushwick Ave Brooklyn NY			
May 25	Withdrawal - VISA - Visa Purchase	-13.04		664.46
	05/25 RITE AID STORE - 1947 BROOKLYN NY			
May 25	Withdrawal - VISA - Visa Purchase	-30.00		634.46
	05/24 JETBLUE 27926090045 SALT LAKE CTY UT			
May 25	Withdrawal - VISA - Visa Purchase	-10.93		623.53
	05/24 FIREHOUSE SUBS FCT JAX JACKSONVILLE FL			
May 26	Withdrawal - VISA - Visa Purchase	-9.28		614.25
	05/25 RITE AID STORE - 4202 NEW YORK NY			
May 26	Withdrawal - VISA - Visa Purchase	-23.00		591.25
	05/25 SQC*CASH AP [REDACTED] 8774174551 CA			
May 27	Withdrawal - VISA - Visa Purchase	-6.85		584.40
	05/25 MCDONALD'S F27377 BROOKLYN NY			
May 27	Withdrawal - VISA - Visa Purchase	-18.65		565.75
	05/26 RITE AID STORE - 4202 NEW YORK NY			
May 28	Withdrawal - VISA - Visa Purchase	-7.50		558.25
	05/26 MCDONALD'S F27377 BROOKLYN NY			
May 28	Withdrawal - VISA - Visa Purchase	-21.84		536.41
	05/27 RITE AID STORE - 4202 NEW YORK NY			
May 28	Withdrawal - VISA - Visa Purchase	-10.33		526.08
	05/27 POPEYE'S #4499 BROOKLYN NY			
May 29	Withdrawal - VISA - Visa Purchase	-9.22		516.86
	05/27 MCDONALD'S F27377 BROOKLYN NY			
May 29	Withdrawal - VISA - Visa Purchase	-16.44		500.42
	05/28 RITE AID STORE - 4202 NEW YORK NY			
May 30	Withdrawal - VISA - Visa Purchase	-6.85		493.57
	05/28 MCDONALD'S F27377 BROOKLYN NY			
May 30	Withdrawal - VISA - Visa Purchase	-30.88		462.69
	05/30 RITE AID STORE - 1947 BROOKLYN NY			

**FASTRACK CHECKING****(continued) S 02**

Date	Transaction	Withdrawals	Deposits	Balance
May 30	Withdrawal - ATM - #016636 EFT 1293 Bushwick Ave Brooklyn NY	-21.50		441.19
May 30	Withdrawal - ATM Fee EFT 1293 Bushwick Ave Brooklyn NY	-3.00		438.19
May 31	Withdrawal - VISA - Visa Purchase 05/30 MICROSOFT*XBOX MSBILL.INFO WA	-21.76		416.43
May 31	Withdrawal - VISA - Visa Purchase 05/30 SQC*CASH APP ██████████8774174551 CA	-40.00		376.43
May 31	Deposit - ACH - AGRI TREAS 310 TYPE: FED SAL ID: 9101036009 CO: AGRI TREAS 310		1,086.12	1,462.55
May 31	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-25.00		1,437.55
May 31	Withdrawal - ACH - PAYPAL TYPE: ECHECK ID: PAYPALE88 CO: PAYPAL	-60.00		1,377.55
May 31	Withdrawal - ACH - CAPITAL ONE TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	-100.00		1,277.55
May 31	Withdrawal - ACH - CITI CARD ONLINE TYPE: PAYMENT ID: CITICTP CO: CITI CARD ONLINE	-100.00		1,177.55
May 31	Withdrawal - ACH - DISCOVER TYPE: E-PAYMENT ID: 2510020270 CO: DISCOVER	-100.00		1,077.55
May 31	Withdrawal - ACH - STATE FARM TYPE: LOAN PYMT ID: 1071174431 CO: STATE FARM	-201.47		876.08
May 31	<b>New Balance</b>			<b>876.08</b>
Totals For This Period:		-5,716.73	5,454.18	

**SIGNATURE****L 21**

Date	Transaction	Amount	Late Charge	Interest Charged	Principal Amount	Balance
May 01	<b>Previous Balance</b>					<b>761.32</b>
May 10	Payment - Phone Transfer From Share 02	-91.00		12.75	-78.25	683.07
May 31	Advance - Insurance Single Life	0.27			0.27	683.34
May 31	Advance - Insurance Disability	1.24			1.24	684.58
May 31	<b>New Balance</b>					<b>684.58</b>
Totals For This Period		-89.49	0.00	12.75	-76.74	

Annual Percentage Rate: 12.500%  
 Periodic Rate (Daily): .034246%  
 A Payment of 91.00 is due on 06/11/19  
 Interest Due through 05/31/19: 5.14

2019 Totals Year-to-Date  
 Total Fees Charged in 2019 8.74  
 Total Interest Charged in 2019 37.63

**YEAR TO DATE TOTALS**

Total Dividends YTD 0.00

MCU Account # XXXXXXXXXX

Statement Period: 05/01/19 - 05/31/19

Page 6 of 6

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write to us at P.O. Box 3205, New York, NY 10007 or telephone us at (212)693-4900 (or (800)323-6713 if outside the five boroughs) if you think your statement or receipt is wrong, or if you need more information about a transfer on your statement or receipt. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Tell us the following:

- Your name and MCU account number (if any);
- The amount of the suspected error or questioned transfer (and transaction date if known);
- A description of the error or the questioned transfer, and an explanation why you believe there is an error or need more information.

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

**USE THE FOLLOWING FORM TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT**

LIST CHECKS OUTSTANDING (NOT CHARGED TO YOUR CHECKING ACCOUNT YET)			PERIOD ENDING		
CHECK NUMBER	CHECK DATE	\$ AMOUNT			
			1. SUBTRACT FROM YOUR REGISTER ANY CHARGES LISTED ON THIS STATEMENT BUT NOT DEDUCTED FROM YOUR BALANCE.		
			2. ENTER CHECKING BALANCE SHOWN ON THIS STATEMENT.		
				+	\$
			3. ENTER DEPOSITS MADE AFTER THE ENDING DATE OF THIS STATEMENT.		
				+	\$
				+	\$
			4. TOTAL (2 PLUS 3):		
			5. CARRY OVER OUTSTANDING CHECK TOTAL.		
			6. REGISTER BALANCE (4 MINUS 5):		
TOTAL:					

**SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency



Municipal Credit Union  
Brooklyn Branch

Brooklyn NY 11201  
Inquiries Call: 212-693-4900

Acct 0001580663  
Eff: 07/05/19 Date: 07/05/19  
Tr: 0215 Time: 9:39am  
Doc Number:

Withdrawl from FASTRACK CHECKING 02  
Amount: 5.00  
New Bal: 652.96  
Seq:  
Deposit to PRIMARY SHARE 01  
Amount: 5.00  
New Bal: 6.00  
Seq: 1200097

Authorized by

- ID Source:
- Drv Lic
- SigCard
- Known
- Other
- Authenticated



Municipal Credit Union  
Oceanside Branch  
3411 Long Beach Road  
Oceanside NY 11572

Acct 0001580663 [REDACTED]  
Eff: 07/22/19 Date: 07/22/19  
Tr: 4015 Time: 3:10pm  
Doc Number: [REDACTED]

---

Deposit to PRIMARY SHARE 01  
Amount: 7,912.53  
New Bal: 8,413.53  
Seq: 1427644  
Amt Available On 07/23/19 5,000.00  
Amt Available On 07/30/19 2,912.53  
due to Large Deposit

---

Check Received 5,731.58  
Check Received 2,180.95

Account Number:		Current Relationship Code:	0
Branch:	201	Relationship Code:	Regular
Account Type:	General Membership	Relationship Override:	Regular
Member Group:	1	Rel Override Eff Date:	__/__/__
Restricted Access:	Normal	Rel Override Exp Date:	__/__/__

Open Date:	08/15/2016	Head of Household:	Head of Household
Last FM Date:	08/23/2019	Household Account:	
Record Change Date:	09/04/2019	Household Statement:	Do not consolidate statement
Activity Date:	09/04/2019	Statement Mail Code:	Use individual mail codes
Purged Rec Activity Dt:	__/__/__	E-Statement Email Notify:	No E-mail notification
Correspondence Date:	__/__/__	E-Statement Enable:	E-Statement not enabled
Proxy Date:	__/__/__	State Reporting:	
Close Date:	__/__/__	Created By User:	211
FM History Purge Date:	04/30/2019	Created At Branch:	201

Reference:		US Cash Rcvd Amount:	0.00
Membership Status:	Natural Person	US Cash Disb Amount:	0.00
Commercial Code:	Consumer	Frgn Cash Rcvd Amt:	0.00
Check Hold Base Amount:	0.00	Frgn Cash Disb Amt:	0.00
Check Dep Total Amount:	0.00	Frgn Cash Rcvd Units:	0.00
Check Dep Total Date:	__/__/__	Frgn Cash Disb Units:	0.00
Non-Reg CC Check Hold Base Amt:	0.00	Wire Received Amount:	0.00
Non-Reg CC Check Dep Total Amt:	0.00	Wire Disbursed Amount:	0.00
Enable Floats:	No CU Float allowed		

**Warnings:**

Warning 01 Code:	DELINQUENT LOAN	Warning 01 Expiration:	08/19/2019
Warning 02 Code:	<None>	Warning 02 Expiration:	__/__/__
Warning 03 Code:	<None>	Warning 03 Expiration:	__/__/__
Warning 04 Code:	<None>	Warning 04 Expiration:	__/__/__
Warning 05 Code:	<None>	Warning 05 Expiration:	__/__/__
Warning 06 Code:	<None>	Warning 06 Expiration:	__/__/__
Warning 07 Code:	<None>	Warning 07 Expiration:	__/__/__
Warning 08 Code:	<None>	Warning 08 Expiration:	__/__/__
Warning 09 Code:	<None>	Warning 09 Expiration:	__/__/__
Warning 10 Code:	<None>	Warning 10 Expiration:	__/__/__
Warning 11 Code:	<None>	Warning 11 Expiration:	__/__/__
Warning 12 Code:	<None>	Warning 12 Expiration:	__/__/__
Warning 13 Code:	<None>	Warning 13 Expiration:	__/__/__
Warning 14 Code:	<None>	Warning 14 Expiration:	__/__/__
Warning 15 Code:	<None>	Warning 15 Expiration:	__/__/__
Warning 16 Code:	<None>	Warning 16 Expiration:	__/__/__
Warning 17 Code:	<None>	Warning 17 Expiration:	__/__/__
Warning 18 Code:	<None>	Warning 18 Expiration:	__/__/__
Warning 19 Code:	<None>	Warning 19 Expiration:	__/__/__
Warning 20 Code:	<None>	Warning 20 Expiration:	__/__/__

**Payment History:**

Payments Made:	10
16- 30 Days DQ:	0
31- 60 Days DQ:	0
61- 90 Days DQ:	0
91-120 Days DQ:	0
121 and up Days DQ:	0

**Audio/HB Security:**

Audio/HB Frozen Mode:	Audio/HB is not frozen
Invalid Attempt Count:	0
Last Inv Attempt Date:	08/23/2019
Last Inv Attempt Time:	03:49 PM

**NSF History:**

NSF Month 01 Day Count:	0	NSF Month 13 Day Count:	5
NSF Month 02 Day Count:	0	NSF Month 14 Day Count:	1
NSF Month 03 Day Count:	0	NSF Month 15 Day Count:	0
NSF Month 04 Day Count:	0	NSF Month 16 Day Count:	0
NSF Month 05 Day Count:	0	NSF Month 17 Day Count:	0

NSF Month 06 Day Count:	0	NSF Month 18 Day Count:	0
NSF Month 07 Day Count:	0	NSF Month 19 Day Count:	0
NSF Month 08 Day Count:	0	NSF Month 20 Day Count:	3
NSF Month 09 Day Count:	0	NSF Month 21 Day Count:	1
NSF Month 10 Day Count:	0	NSF Month 22 Day Count:	0
NSF Month 11 Day Count:	0	NSF Month 23 Day Count:	0
NSF Month 12 Day Count:	2	NSF Month 24 Day Count:	0
		NSF Today Count:	0

**Fee Capping:**

Capped Fees Amount Cap:	0.00	Capped Fees Amount This Period:	0.00
Capped Fees Count Cap:	0	Capped Fees Count This Period:	0

**Daily Limits:**

Limit Usage Date: 09/03/2019

Limit 1 Description:		Limit 4 Description:	
Limit 1:	0.00	Limit 4:	0.00
Limit 1 Amount:	0.00	Limit 4 Amount:	0.00
Limit 1 Count Limit:	0	Limit 4 Count Limit:	0
Limit 1 Count:	0	Limit 4 Count:	0
Limit 1 Per Item Limit:	0.00	Limit 4 Per Item Limit:	0.00

Limit 2 Description:		Limit 5 Description:	
Limit 2:	0.00	Limit 5:	0.00
Limit 2 Amount:	0.00	Limit 5 Amount:	0.00
Limit 2 Count Limit:	0	Limit 5 Count Limit:	0
Limit 2 Count:	0	Limit 5 Count:	0
Limit 2 Per Item Limit:	0.00	Limit 5 Per Item Limit:	0.00

Limit 3 Description:		Limit 6 Description:	
Limit 3:	0.00	Limit 6:	0.00
Limit 3 Amount:	0.00	Limit 6 Amount:	0.00
Limit 3 Count Limit:	0	Limit 6 Count Limit:	0
Limit 3 Count:	0	Limit 6 Count:	0
Limit 3 Per Item Limit:	0.00	Limit 6 Per Item Limit:	0.00

**Custom Fields:**

Privacy Option:  
 Membership Source: BR  
 Certified By:  
 Marketing Promo Code:

**Member Name Information:**

Title: MR  
First Name: [REDACTED]  
Middle Name:  
Last Name: [REDACTED]  
Suffix:

Name Format: Individual  
Preferred Contact: Not Specified  
Home Phone:  
Work Phone:  
Work Phone Ext:  
Mobile Phone:  
Phone Type: Domestic  
Pager Number:  
E-Mail Address: [REDACTED]  
Alt E-Mail Address:  
Preferred Contact Method: Not Specified  
DBA Title:  
DBA First Name:  
DBA Middle Name:  
DBA Last Name:  
DBA Suffix:  
DBA Name Format: Individual

Birth Date: [REDACTED]  
Death Date: \_\_/\_\_/\_\_\_\_  
Sex:  
Mother's Maiden Name: WASHINGTON  
SSN/TIN: [REDACTED]  
SSN/TIN Type: Individual SSN  
U.S. Person Flag: U.S. Person  
Current Employer: NYC AGENCY  
Occupation: OFFICIER  
Curr Gross Mo Pay: 3,500.00  
Curr Net Mo Pay: 0.00  
Curr Mo Pay Last Updated: 08/15/2016  
Restricted Access: Normal  
MBR Status: Member

**FinCEN Information:**

CTR Exempt: Not Exempt  
Legal Entity Identifier:  
Beneficial Owner Type: None  
Beneficial Owner Percentage: 0.000%

**Nonresident Alien Reporting:**

IRS Country Code:  
NRA Tax Rate: 30.000%  
NRA Exemption Code:  
Form W-8 On File: No  
W-8 Expiration Date: \_\_/\_\_/\_\_\_\_  
Foreign TIN:  
Chapter 4 Status Code: 23  
GIIN:  
Substantial Owner: No  
LOB Code:

**Military APR Information:**

Active Duty: Not in Active Duty Service  
Active Duty Verification Date: \_\_/\_\_/\_\_\_\_  
Active Duty Start Date: \_\_/\_\_/\_\_\_\_  
Active Duty Separation Date: \_\_/\_\_/\_\_\_\_

**Member Address Information:**

Address Type: Domestic address  
Street: [REDACTED] ST  
City: BROOKLYN  
State: NY  
Zip Code: 11207-1012

Extra Address:  
Country:  
Country Code:  
Carrier Route: C002

**Name Record Information:**

MBR Number Link: [REDACTED]  
MBR Number Link Chg Date: 08/15/2016  
License:  
Address Verify Date: \_\_/\_\_/\_\_\_\_  
Mail Override: No override  
ECO Code: Individual  
Beneficiary Percent: 0.000%  
Extra Information:  
SSN Change Date: 08/15/2016  
SSN/TIN Override: No override  
SSN/TIN Certification: SSN/TIN is certified  
IRS Correction: No Correction  
Amendment Number: 0  
Credit Report Consumer Info:  
Credit Rpt Consumer Date: \_\_/\_\_/\_\_\_\_  
Use as Marketing Address: No

ADDR Number Link: [REDACTED]  
ADDR Number Link Chg Date: 08/15/2016  
Copy other Name:  
Name Type: Primary  
Name SubType: 1  
Name Change Date: 08/15/2016  
Address Change Date: 08/15/2016  
Credit Rpt Address Change Date: 08/15/2016  
Effective Date: \_\_/\_\_/\_\_\_\_  
Expiration Date: \_\_/\_\_/\_\_\_\_  
Last FM Date: 08/15/2016  
MBR Last FM Date: 08/15/2016  
ADDR Last FM Date: 08/15/2016  
Confidential: Unclassified  
Credit Rpt Address Indicator:  
CR Address Indicator Date: \_\_/\_\_/\_\_\_\_

**Identification 1:**

Documentary Flag 1: Documentary Identification  
ID Type 1: NY Learners Permit  
ID Description 1: NY PERMIT

**Identification 2:**

Documentary Flag 2: Documentary Identification  
ID Type 2: Job Identification  
ID Description 2: NYC DHS

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

[REDACTED]  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
03/26/2019  
\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

[REDACTED]  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
06/30/2020  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Identification 3:**

Documentary Flag 3:  
ID Type 3:  
ID Description 3:  
ID Number 3:  
ID Issuance Date 3:  
ID Expiration Date 3:  
ID Verification Date 3:

Non-documentary Identification  
Unknown

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Custom Fields:**

Membership Card Order:  
MIP Verified:  
Place of Birth:  
Relation to Primary/Joint:

Y  
VER:NY

**Member Name Information:**

Title:	[REDACTED]	Birth Date:	[REDACTED]
First Name:	[REDACTED]	Death Date:	__/__/__
Middle Name:	[REDACTED]	Sex:	
Last Name:	[REDACTED]	Mother's Maiden Name:	
Suffix:		SSN/TIN:	
Name Format:	Individual	SSN/TIN Type:	Individual SSN
Preferred Contact:	Not Specified	U.S. Person Flag:	U.S. Person
Home Phone:	[REDACTED]	Current Employer:	
Work Phone:		Occupation:	
Work Phone Ext:		Curr Gross Mo Pay:	0.00
Mobile Phone:		Curr Net Mo Pay:	0.00
Phone Type:	Domestic	Curr Mo Pay Last Updated:	__/__/__
Pager Number:		Restricted Access:	Normal
E-Mail Address:		MBR Status:	Non Member
Alt E-Mail Address:		<b>FinCEN Information:</b>	
Preferred Contact Method:	Not Specified	CTR Exempt:	Not Exempt
DBA Title:		Legal Entity Identifier:	
DBA First Name:		Beneficial Owner Type:	None
DBA Middle Name:		Beneficial Owner Percentage:	0.000%
DBA Last Name:		<b>Nonresident Alien Reporting:</b>	
DBA Suffix:		IRS Country Code:	
DBA Name Format:	Individual	NRA Tax Rate:	30.000%
		NRA Exemption Code:	
		Form W-8 On File:	No
		W-8 Expiration Date:	__/__/__
		Foreign TIN:	
		Chapter 4 Status Code:	23
		GIIN:	
		Substantial Owner:	No
		LOB Code:	

**Military APR Information:**

Active Duty:	Not in Active Duty Service
Active Duty Verification Date:	__/__/__
Active Duty Start Date:	__/__/__
Active Duty Separation Date:	__/__/__

**Member Address Information:**

Address Type:	Domestic address	Extra Address:	
Street:	[REDACTED] ST	Country:	
City:	BROOKLYN	Country Code:	
State:	NY	Carrier Route:	
Zip Code:	11207		

**Name Record Information:**

MBR Number Link:	[REDACTED]	ADDR Number Link:	[REDACTED]
MBR Number Link Chg Date:	08/15/2016	ADDR Number Link Chg Date:	08/15/2016
License:		Copy other Name:	
Address Verify Date:	__/__/__	Name Type:	Beneficiary
Mail Override:	No override	Name SubType:	0
EOCA Code:	Individual	Name Change Date:	08/15/2016
Beneficiary Percent:	0.000%	Address Change Date:	08/15/2016
Extra Information:		Credit Rpt Address Change Date:	08/15/2016
SSN Change Date:	__/__/__	Effective Date:	__/__/__
SSN/TIN Override:	No override	Expiration Date:	__/__/__
SSN/TIN Certification:	SSN/TIN is certified	Last FM Date:	08/15/2016
IRS Correction:	No Correction	MBR Last FM Date:	08/15/2016
Amendment Number:	0	ADDR Last FM Date:	08/15/2016
Credit Report Consumer Info:		Confidential:	Unclassified
Credit Rpt Consumer Date:	__/__/__	Credit Rpt Address Indicator:	
Use as Marketing Address:	No	CR Address Indicator Date:	__/__/__

**Identification 1:**

Documentary Flag 1:	Non-documentary Identification
ID Type 1:	Unknown
ID Description 1:	

**Identification 2:**

Documentary Flag 2:	Non-documentary Identification
ID Type 2:	Unknown
ID Description 2:	

ID Number 1:  
ID Issuance Date 1:  
ID Expiration Date 1:  
ID Verification Date 1:

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Number 2:  
ID Issuance Date 2:  
ID Expiration Date 2:  
ID Verification Date 2:

\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_  
\_\_\_\_/\_\_\_\_/\_\_\_\_

**Identification 3:**

Documentary Flag 3:

Non-documentary Identification

ID Type 3:

Unknown

ID Description 3:

ID Number 3:

ID Issuance Date 3:

\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Expiration Date 3:

\_\_\_\_/\_\_\_\_/\_\_\_\_

ID Verification Date 3:

\_\_\_\_/\_\_\_\_/\_\_\_\_

**Custom Fields:**

Membership Card Order:

MIP Verified:

Place of Birth:

Relation to Primary/Joint:

MOTHER

FEDERAL BUREAU OF INVESTIGATION

Date of entry 12/09/2019

Pursuant to a Federal Grand Jury subpoena served by the Southern District of New York, Navy Federal Credit Union provided the attached response, dated August 30, 2019.

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Investigation on 08/30/2019 at New York, New York, United States (, Other (Unknown))

File # 90A-NY-3151227-GJ Date drafted 12/06/2019

by ██████ · ██████

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

August 30, 2019

**VIA FEDERAL EXPRESS**

[REDACTED], AUSA  
United States Attorney's Office  
[REDACTED]  
New York, NY 10007

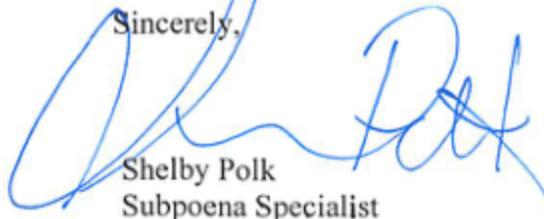
RE: Grand Jury Subpoena No. 2019R01059  
[REDACTED] / [REDACTED] [REDACTED] [REDACTED]

Dear Attorney [REDACTED],

Please find the enclosed documents in response to the grand jury subpoena served on Navy Federal Credit Union. Upon receipt, please email me or call me at [REDACTED] to obtain the password for the enclosed disk.

The information provided herein is confidential and should be used in connection with a judicial proceeding or for investigatory purposes only. If you have any questions or need additional information, please email me at: [REDACTED]

Sincerely,



Shelby Polk  
Subpoena Specialist

Copy/Subpoena  
Copy/Membership Application  
Copy/Member Profile  
Copy/AL Screen  
Copy/Statements  
Copy/Transaction Details  
Copy/Credit Card Application  
Copy/Credit Card Statements  
Invoice  
Certification Statement

**United States District Court**  
**SOUTHERN DISTRICT OF NEW YORK**

TO: Navy Federal Credit Union  
820 Follin Lane  
Vienna, VA 22180-4907  
Attn: Subpoena Compliance

AUG 23 9:12:02

**GREETINGS:**

WE COMMAND YOU that all and singular business and excuses being laid aside, you appear and attend before the GRAND JURY of the people of the United States for the Southern District of New York, at the United States Courthouse, 40 Foley Square, Room 220, in the Borough of Manhattan, City of New York, New York, in the Southern District of New York, at the following date, time and place:

Appearance Date: September 2, 2019 Appearance Time: 10:00 a.m.

to testify and give evidence in regard to an alleged violation of :

18 U.S.C. §§ 201, 371, 1001, 1346, 1519, 2

and not to depart the Grand Jury without leave thereof, or of the United States Attorney, and that you bring with you and produce at the above time and place the following:

Please see attached rider. Personal appearance is not required if the requested records are (1) produced on or before the return date to Assistant U.S. Attorney [REDACTED] of the United States Attorney's Office, [REDACTED], New York, NY 10007. Tel: [REDACTED] email: [REDACTED]@usdoj.gov, and (2) accompanied by an executed copy of the attached Declaration of Custodian of Records. Ref No. 2019R01059.

Failure to attend and produce any items hereby demanded will constitute contempt of court and will subject you to civil sanctions and criminal penalties, in addition to other penalties of the Law.

DATED: New York, New York  
August 19, 2019

*Geoffrey S. Berman*

GEOFFREY S. BERMAN  
United States Attorney for the  
Southern District of New York

[REDACTED]  
Assistant United States Attorney  
[REDACTED]  
New York, New York 10007  
Telephone: 212-637-2421  
Email: [REDACTED]@usdoj.gov



**RIDER**

(Grand Jury Subpoena to Navy Federal Credit Union, dated August 19, 2019)

Ref. No. 2019R01059

**REQUEST:**

For the following account, and any other account controlled by the account holder of one of the below accounts:



Please provide any and all documents, to include, but not limited to those identified below, for the period **January 1, 2019 until the present:**

- a. Account opening documents, including applications and signature cards;
- b. Records of account holders for debit and credit cards linked to the accounts;
- c. Account statements and ledgers;
- d. Images of checks (both front and back) deposited in account;
- e. Images of canceled checks (both front and back) drawn on account;
- f. Images of cashier's checks (both front and back) and depositing bank account information;
- g. Account deposit slips, withdrawal slips, debit & credit memos, and cash tickets;
- h. Detailed wire transfer records, ACH transfer records (including routing/account numbers funds transferred to/from), money orders, and traveler's check records;
- i. All credit card and line of credit records, including, but not limited to: applications, monthly statements, billing slips, and records evidencing the source of payment (copies of checks, ACH records (including routing/account numbers funds transferred to/from), or cash received slips);
- j. Customer information associated with the account, including name(s), address(es), telephone number(s), e-mail address(es), and any other identifying or contact information.

**INSTRUCTIONS FOR PRODUCTION OF DOCUMENTS:**

1. All transactions-based information, include wire and ACH transfers, withdrawals/deposits, charges/payments, and bank account activity should be provided in **electronic spreadsheet format** (either Microsoft Excel or similarly compatible format). Specifically:
  - a. For **wires and other types of transfers**, the account holder name, account number, and bank name of both the originator and beneficiary of the transaction should be clearly stated in separate fields.
  - b. **Cash and check transactions** should be indicated within a transaction type field.
    - i. **Check transactions** should include the name of the payee in the recipient field. Additionally, check images should be attached in graphic data files in a commonly readable, non-proprietary format with the highest image quality maintained, and named in a manner that uniquely associates them with the relevant transaction record(s).
    - ii. **Cash withdrawals** should be indicated with CASH written in the recipient field.

- iii. Cash deposits should be indicated with CASH written in the sender/originator field.
- c. Field headers should be included for each column of data, and a data dictionary or other explanation of the contents of each column provided.
2. Where more than one account is being requested, each account's transaction records should be returned in a separate file.
3. All document images are to be produced in electronic PDF format. Where images of checks, deposit slips, withdrawal slips, or cash tickets are being produced, they should be produced no more than two per page.
4. In lieu of an appearance you may comply with this subpoena by providing the requested information, along with a business records certification pursuant to Fed. R. Evid. 803(6) to Assistant U.S. Attorney [REDACTED] of the United States Attorney's Office, [REDACTED] [REDACTED] New York, NY 10007. Tel: [REDACTED], email: [REDACTED].

Declaration of Custodian of Records

Pursuant to 28 U.S.C. § 1746, I, the undersigned, hereby declare:

My name is Shelby Polk  
(name of declarant)

I am a United States citizen and I am over eighteen years of age. I am the custodian of records of the business named below, or I am otherwise qualified as a result of my position with the business named below to make this declaration.

I am in receipt of a Grand Jury Subpoena, dated August 19, 2019, and signed by Assistant United States Attorney [REDACTED], requesting specified records of the business named below. Pursuant to Rules 902(11) and 803(6) of the Federal Rules of Evidence, I hereby certify that the records provided herewith and in response to the Subpoena:

- (1) were made at or near the time of the occurrence of the matters set forth in the records, by, or from information transmitted by, a person with knowledge of those matters;
- (2) were kept in the course of regularly conducted business activity; and
- (3) were made by the regularly conducted business activity as a regular practice.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 8/30/19  
(date)

[Handwritten Signature]

(signature of declarant)

Shelby Polk, subpoena specialist  
(name and title of declarant)

Dawu Federal Credit Union

[REDACTED]

(business address)

Tensada, FL 32526

Definitions of terms used above:

As defined in Fed. R. Evid. 803(6), "record" includes a memorandum, report, record, or data compilation, in any form, of acts, events, conditions, opinions, or diagnoses. The term "business" as used in Fed. R. Evid. 803(6) and the above declaration includes business, institution, association, profession, occupation, and calling of every kind, whether or not conducted for profit.



U.S. Department of Justice

United States Attorney  
Southern District of New York

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The Silvio J. Mollo Building  
One Saint Andrew's Plaza  
New York, New York 10007

August 19, 2019

**Re: Grand Jury Subpoena**

This letter describes the procedure for requesting reimbursement for subpoenaed records.

12 CFR part 219 (subpart A), issued by the Board of Governors of Federal Reserve System under section 1115 of the Right to Financial Privacy Act (12 U.S.C. § 3415), sets the rates and conditions for reimbursement of costs directly incurred by financial institutions in assembling or providing customer financial records to a government authority pursuant to the Act. No costs are reimbursable if the records are those of a corporation or a partnership comprised of more than five individuals.

If reimbursement is authorized, and the estimated billing to the government will exceed \$500, advance permission is necessary from Ed Tyrrell at 212-637-2269.

If the subpoenaed records indicated on the rider are eligible for reimbursement, please complete section B of the enclosed form OBD-211, which will serve as your invoice, and return it with a copy of the subpoena to the following address:

U.S. Attorney's Office - SDNY  
Accounts Payable  
[REDACTED]  
New York, NY 10007  
[REDACTED]

Please send your invoice to the above address within 60 days of the submission of the subpoenaed records. If no invoice is received within 120 days, funds will not be available to pay the invoice.

Thank you for your cooperation in this matter.

Very truly yours,

GEOFFREY S. BERMAN  
United States Attorney

By: [REDACTED]

[REDACTED]  
Assistant United States Attorney  
(212) 637-2421

Enclosure: OBD- 211

EFTA00133824

This form shall be used when requesting financial records of individuals and partnerships of five or fewer individuals under the RFPA.

1 Tracking Number:	2 Date Order Prepared:	3 USAO Number: 2019R01059
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**Section A - Authorization and Purchase Order**

4 Name and Address of Financial Institution: <b>Navy Federal Credit Union</b>	Funding Certification & Authorization:	A. <u>N/A</u> Budget Official Signature: <u>54-8113</u> Funding Available: _____ Date: _____ B. Approving Official Signature: _____ Date: _____
5 Deliver Records To: See attached subpoena for delivery instructions	Send Completed USA-211 Form & Invoice To: U.S. Attorney's Office - SDNY Budget / Fiscal Unit: _____ New York, NY 10007	6 Return Date: See attached

7 Remarks: Do not proceed with compliance if the total cost will exceed \$ 500.00 without prior approval. To obtain approval, call the requestor listed in Item 8. If invoicing for these services is expected to exceed 120 days, please notify the United States Attorney's Office immediately to ensure funds remain available for payment. Please see the attached Important Notice for additional information on invoicing and other requirements for reimbursement.

8 Name of Requestor: <b>AUSA</b>	9 Telephone Number:	10 Date of request: 8/19/2019
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**Section B - Financial Institution Invoice**

No Payment Shall Be Made Unless Expenses Are Itemized Below Or Set Forth On Your Attached Invoice.

11A Invoice Number: 11B Tax ID Number:	Quantity	Unit Price		Amount
		Cost	Per	
5908307019 Anderson 2019/08/19				
11C Service(s)/Records Provided:				
A. Searching and processing costs (clerical or technical personnel)	1	\$22.00	Hour	22.00
B. Searching and processing costs (management/supervisory personnel)		\$30.00	Hour	
C. Searching and processing costs (computer support specialist)		\$30.00	Hour	
D. Reproduction Costs (Photocopying) - **Note: Copy charges will be disallowed if the information is stored electronically, unless the US Attorney's Office requests paper.		\$0.25	Page	
E. Reproduction Costs (Paper Copies of Microfiche: provide justification)		\$0.25	Frame	
F. Reproduction Costs (Duplicate Microfiche: provide justification)		\$0.50	Microfiche	
G. Storage Media Cost (Compact Disc, DVD, etc., at Actual Cost)	1	10.00	CD	10.00
H. Transportation Costs (Direct Costs Only)				

In Item #12, I certify that the services invoiced above were not performed relative to any corporate accounts and pertain only to accounts of individuals and partnerships of five or fewer individuals.

12 Signature of Financial Institution Official:	13 Date Signed: 8/30/19	Total Amount Claimed By Financial Institution: 32.00
---	----------------------------	---

**Section C - Receiving Report**

14 I certify that the articles and services listed were received:	15 Date Received:	16 Disallowance (See Attached)	17 Net to Financial Institution
---	-------------------	--------------------------------	---------------------------------

18 Right to Financial Privacy Act - Public Law 95-630 (12 U.S.C. 3401-3422) Request Pursuant To: (Check One Only)	19 Signature of Approving Official:																
<table border="1"> <thead> <tr> <th>SECTION</th> <th>OBJECT CLASS</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> 3404 Customer Authorization</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3405 Administrative Subpoena or Summons</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3406 Search Warrant</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3407 Judicial Subpoena</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3408 Formal Written Request</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3413 Grand Jury Subpoena</td> <td>2545</td> </tr> <tr> <td><input checked="" type="checkbox"/> 3414 Special Procedures</td> <td>2545</td> </tr> </tbody> </table>	SECTION	OBJECT CLASS	<input checked="" type="checkbox"/> 3404 Customer Authorization	2545	<input checked="" type="checkbox"/> 3405 Administrative Subpoena or Summons	2545	<input checked="" type="checkbox"/> 3406 Search Warrant	2545	<input checked="" type="checkbox"/> 3407 Judicial Subpoena	2545	<input checked="" type="checkbox"/> 3408 Formal Written Request	2545	<input checked="" type="checkbox"/> 3413 Grand Jury Subpoena	2545	<input checked="" type="checkbox"/> 3414 Special Procedures	2545	20 Funding Source: _____ Accounting Code: _____ Program: _____ 21 Other Accounting/Fund Information: Program Code: N/A Project Code: N/A YREGDOC: 54-8113 Call Number (if applicable): _____ OBL Month (YRMO): _____ Tax ID Number: _____
SECTION	OBJECT CLASS																
<input checked="" type="checkbox"/> 3404 Customer Authorization	2545																
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<input checked="" type="checkbox"/> 3413 Grand Jury Subpoena	2545																
<input checked="" type="checkbox"/> 3414 Special Procedures	2545																

22 Remarks:

To the best of my knowledge, the financial records received, for which we are being billed, are those of an individual or partnership of five or fewer individuals.

Signature of United States Attorney's Office Representative \_\_\_\_\_ Date \_\_\_\_\_

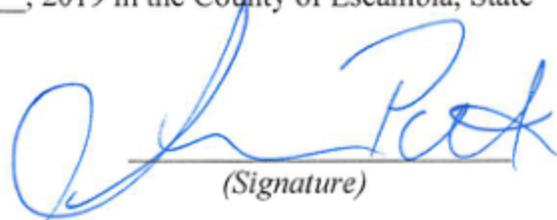
**CERTIFICATION STATEMENT**

The undersigned is a duly authorized custodian of records of NAVY FEDERAL CREDIT UNION and has the authority to certify said records. The enclosed is a true copy of all the records described in the Subpoena / Customer Consent / Authorization Form. Said records were prepared by the custodian or the personnel of NAVY FEDERAL CREDIT UNION in the ordinary course of business and were prepared from records which were themselves prepared at or near the time of the act, condition or event.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed on this day August 30, 2019 in the County of Escambia, State of Florida.

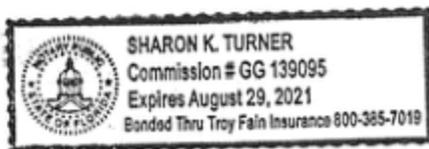
BY:

  
*(Signature)*

Shelby Polk  
*(Print or Type)*

Subscribed and sworn to before me on this 30<sup>th</sup> day of August, 2019.

My commission expires: August 29, 2021.



  
*(Notary Public)*

AL 1764349

PAN 4000220607543275

SAV [REDACTED] CHK [REDACTED]

[REDACTED] A [REDACTED]

## Credit Card Application

CC7JW33VM4YY submitted at 09/27/2008 08:54:07 PM

### Application Status

NFO Application ID:	CC7JW33VM4YY
NFO Status:	Approved
Total Application ID:	000001848302
CC Status:	Approved
Total Status Code:	NEWACCT
Credit Limit:	2500
APR:	17.9

### Application Sources

SOB:	ACEPCC
MSC:	nothing
Employee Number:	19761

### Applicant Information Collected from the Application

Name:	[REDACTED]
Access Number:	[REDACTED]
Login Number:	[REDACTED]
Date of Birth:	[REDACTED]
SSN:	[REDACTED]
Contact Number:	[REDACTED]
House Type:	B
Monthly Housing Payment:	717.00
Years at Housing:	4
Months at Housing:	1
Employer's Name:	DEPARTMENT OF JUSTICE
Annual Salary:	57000
Monthly Salary:	4,750.00
Years at Job:	8
Months at Job:	9
Email:	

### Credit Card Details

Application Type:	Regular application
Card Type Requested:	REWCLA nRewards Visa
Card Type Approved:	RBLTD1, CLR nRewards Visa
Acceptance Code:	
Selected Card:	
Mother's Maiden Name:	VASQUEZ
Expedite Delivery:	N
Authorized User1:	
SSN:	
DOB:	
Authorized User2:	
SSN:	
DOB:	

Payment Protection Plan:

D

Auto Repayment

Auto Repayment Method:	Transfer minimum payment
Day of Month:	10/07/2008
Fixed Payment:	-1.00

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
████. BOX █████  
MERRIFIELD VA 22119-████

████ A █████  
████████████████████ EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0014412



ACCOUNT NUMBER XXXX XXXX XXXX █████  
ACCESS NUMBER 1764349

Page 1 of 4

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

PAYMENT INFORMATION		
New Balance		\$2,529.12
Minimum Payment Due		\$102.00
Payment Due Date		02/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,560

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

**IMPORTANT NOTICES**

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 [redacted] Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

**TRANSACTIONS**

**PAYMENTS AND CREDITS**

Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
------------	-----------	---------------	-------------	--------------	--------

12/28/18	12/28/18				
----------	----------	--	--	--	--

**TRANSACTIONS**

**FEES**

Trans Date	Post Date	Reference No.	Description	Amount
------------	-----------	---------------	-------------	--------

01/17/19	01/17/19		PMT PROTECTION PLAN PRIMARY LIFE/DIS/IU	
----------	----------	--	---	--

**TOTAL FEES**

**INTEREST CHARGED**

Description	Amount
-------------	--------

INTEREST CHARGE-PURCHASES	\$37.34
---------------------------	---------

**TOTAL INTEREST** \$37.34

**2019 TOTALS YEAR-TO-DATE**

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

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,488.96	\$37.34
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00

(v) = Variable Rate

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

**CONQUER YOUR DEBT**

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

Learn more: [navyfederal.org/myBT](http://navyfederal.org/myBT) Insured by NCUA.



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
50.00	0.00	03/14/2019	2,490.83	[REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0046620



ACCOUNT NUMBER [REDACTED]  
ACCESS NUMBER 1764349

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

PAYMENT INFORMATION		
<b>New Balance</b>		\$2,490.83
<b>Minimum Payment Due</b>		\$50.00
<b>Payment Due Date</b>		03/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,557
\$90	3 years	\$3,240 (Savings = \$4,317)

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$36.96
<b>TOTAL INTEREST</b>	<b>\$36.96</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,463.61	\$36.96
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

## CONQUER YOUR DEBT

Learn more: [navyfederal.org/myBT](http://navyfederal.org/myBT)

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

Insured by NCUA.



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
101.00	50.00	04/14/2019	2,534.51	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0046310

0253451900101006406095583209293040609558320929301

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

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

PAYMENT INFORMATION		
<b>New Balance</b>		\$2,534.51
<b>Minimum Payment Due</b>		\$101.00
<b>Payment Due Date</b>		04/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,580

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

IMPORTANT NOTICES
<b>*INFORMATION REGARDING YOUR MINIMUM PAYMENT DUE* - YOUR MINIMUM PAYMENT DUE IS 2% OF YOUR STATEMENT BALANCE OR \$20 (WHICHEVER IS GREATER), PLUS ANY PAST DUE AMOUNT. YOU MUST PAY THIS AMOUNT TO KEEP YOUR ACCOUNT IN GOOD STANDING.</b>
<b>*NOTICE* YOUR ACCOUNT IS PAST DUE. PLEASE REMIT YOUR PAYMENT ONLINE AT NAVYFEDERAL.ORG, OR BY PHONE TOLL-FREE AT 1-800-336-3767. REPRESENTATIVES ARE AVAILABLE TO ASSIST YOU WEEKDAYS BETWEEN 8:00 AM AND 11:00 PM, AND WEEKENDS BETWEEN 9:00 AM AND 5:30 PM, EASTERN TIME. IF YOU HAVE ALREADY REMITTED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. THANK YOU.</b>

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$36.81
<b>TOTAL INTEREST</b>	<b>\$36.81</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,453.87	\$36.81
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

**Planning a summer vacation?**  
Use your Navy Federal Credit Card to book with Member Deals and get extra perks:

- Earn up to 15X bonus points or 15% cash back
  - Take advantage of **exclusive special offers**
  - Search many popular travel sites
- Visit [navyfederal.org/shop](http://navyfederal.org/shop) for more information.
- Federally insured by NCUA.



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	05/14/2019	2,543.55	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0014250

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

Page 1 of 4

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

PAYMENT INFORMATION		
New Balance		\$2,543.55
Minimum Payment Due		\$102.00
Payment Due Date		05/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,618

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

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

INTEREST CHARGED					
Description					Amount
INTEREST CHARGE-PURCHASES					\$37.02
<b>TOTAL INTEREST</b>					<b>\$37.02</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,467.57	\$37.02
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	06/14/2019	2,536.68	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

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ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

Page 1 of 4

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

PAYMENT INFORMATION		
<b>New Balance</b>		\$2,536.68
<b>Minimum Payment Due</b>		\$102.00
<b>Payment Due Date</b>		06/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,581

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

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 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

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In your letter, give us the following information:

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

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

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$37.25
<b>TOTAL INTEREST</b>					<b>\$37.25</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,482.76	\$37.25
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
50.00	0.00	07/14/2019	2,478.27	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0014094

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ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

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

PAYMENT INFORMATION		
<b>New Balance</b>		\$2,478.27
<b>Minimum Payment Due</b>		\$50.00
<b>Payment Due Date</b>		07/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,509
\$90	3 years	\$3,240 (Savings = \$4,269)

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$36.87
<b>TOTAL INTEREST</b>					<b>\$36.87</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,457.72	\$36.87
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			





MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
101.00	50.00	08/14/2019	2,521.74	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0014085

XX



ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

Page 1 of 4

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

PAYMENT INFORMATION		
New Balance		\$2,521.74
Minimum Payment Due		\$101.00
Payment Due Date		08/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,530

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

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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- *Dollar amount:* The dollar amount of the suspected error
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- We can apply any unpaid amount against your credit limit.

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

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

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

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 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,441.40	\$36.63
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
102.00	51.00	09/14/2019	2,515.29	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
[REDACTED] BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] A [REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

\*\* 0046496

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 1764349

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

PAYMENT INFORMATION		
New Balance		\$2,515.29
Minimum Payment Due		\$102.00
Payment Due Date		09/14/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 years	\$7,503

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

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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- *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.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 Box [redacted]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED					
	Description				Amount
	INTEREST CHARGE-PURCHASES				\$36.73
<b>TOTAL INTEREST</b>					<b>\$36.73</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00% (v)	\$2,448.24	\$36.73
Cash Advances	18.00% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			



MR [REDACTED] - 1764349

General Member  
Information

Address: [REDACTED] Phone Number(s): [REDACTED]  
MIDDLETOWN NY 10940-2589

Email Address(es):  
Comonqa112@gmail.com

**NAVY FEDERAL CREDIT UNION APPLICATION-SIGNATURE CARD**

NAME: ROSEL ANGEL MANUE 150877-10

ADDRESS: 115 NE ROSOL (COR. ST) FLD. BLD. CORVALLIS 150877-10

CITY: ROSEL ANGEL MANUE 150877-10

STATE: OR OR OR OR

ZIP: 97331 97331 97331 97331

DATE: NOV 13 '91

MEMBER TYPE:  ACTIVE  RETIRED  DECEASED

STATUS:  SINGLE  MARRIED  DIVORCED

DESIGNATION: ROSEL ANGEL MANUE 150877-10

PLEASE COMPLETE FRONT AND BACK

**JOINT SHARE ACCOUNT AGREEMENT**

NAVY FEDERAL CREDIT UNION is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds in the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all funds held in an share, or hereinafter added in an share by any of all of the joint owners in their credit as each joint owner with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship unless otherwise indicated herein, and are subject to the withdrawal or receipt of any of them, and payment on any of them or the balance or balances shall be paid and discharge said Credit Union from any liability for such payment. Any or all of said joint owners may change at any part of the terms of this account as indicated hereinafter in full or in part. The right of authority of the credit union under this agreement shall not be changed or terminated by such owner, or any of them, without the written consent of each owner which shall not affect transactions theretofore made. The NAVY FEDERAL CREDIT UNION is hereby authorized to pay any Life Savings Insurance in force on the death of Member to the joint owners unless a beneficiary other than the joint owner has been designated in the Designation of Beneficiary book form.

NAME OF MEMBER: ROSEL ANGEL MANUE 150877-10

DATE OF BIRTH: 10-30-41 10-30-41 10-30-41 10-30-41

RESIDENCE: ROSEL ANGEL MANUE 150877-10

DESIGNATION OF BENEFICIARY FOR LIFE SAVINGS INSURANCE (COMPLETE ONLY IF OTHER THAN JOINT OWNER)

NAME OF BENEFICIARY: ROSEL ANGEL MANUE 150877-10

DATE OF BIRTH: 10-30-41 10-30-41 10-30-41 10-30-41

RESIDENCE: ROSEL ANGEL MANUE 150877-10

THIS AGREEMENT AND BENEFICIARY DESIGNATION NOT VALID WITHOUT SIGNATURE OF MEMBER OWNER





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

Access No. 1764349

Statement of Account  
For [REDACTED]

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

Access No. 1764349

Statement of Account  
For [REDACTED]

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-	[REDACTED]
01-03	Optional Overdraft Protection Fee(s)	20.00-	[REDACTED]
01-04	ATM Withdrawal 01-03-19 Mcu New York Ny	240.00-	[REDACTED]
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. 1764349

**Statement of Account**  
For [REDACTED]

**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 annual percentage 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. 1764349

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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.





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

Access No. 1764349

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-24	Beginning Balance		510.60-
01-28	Transfer From Checking [REDACTED]	10.60	500.00-
01-29	Transfer From Shares	5.00	495.00-
01-29	Transfer From Checking [REDACTED]	500.00	5.00
01-31	POS Debit- Debit Card 1363 01-30-19 Americanhondaфинan 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 [REDACTED]	534.60	0.00
02-23	<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



Statement Period  
01/24/19 - 02/23/19  
Access No. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	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 [REDACTED]	5.00-	4,713.30
01-29	Transfer To Shares Michael J [REDACTED]	5.00-	4,708.30
01-29	Transfer To Loan [REDACTED]	40.11-	4,668.19
01-29	Transfer To Credit Card [REDACTED]	51.00-	4,617.19
01-29	Transfer To Credit Card [REDACTED]	51.00-	4,566.19
01-29	Transfer To Checking [REDACTED]	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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navyfederal.org

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

Access No. 1764349

Statement of Account

For [REDACTED]

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 [REDACTED]	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 [REDACTED]	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
02-23	<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. 1764349

**Statement of Account**  
For [REDACTED]

**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	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



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

Access No. 1764349

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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 Period  
02/24/19 - 03/23/19  
Access No. 1764349

Statement of Account  
For [REDACTED]

**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 [REDACTED]	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-
03-23	<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 Period  
02/24/19 - 03/23/19

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Statement of Account  
For [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	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	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. 1764349

**Statement of Account**  
For [REDACTED]

**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	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. 1764349

**Statement of Account**  
For [REDACTED]

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



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

Access No. 1764349

## Statement of Account

For [REDACTED]

### Disclosure Information

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

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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.







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

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

Access No. 1764349

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-24	Beginning Balance		510.60-
04-05	Transfer From Checking [REDACTED]	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



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

Access No. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	40.11-	590.11
03-25	Transfer To Credit Card [REDACTED]	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 [REDACTED] 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 [REDACTED]	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 [REDACTED]	20.00-	465.87
04-08	Transfer To Loan [REDACTED]	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 [REDACTED]	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. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	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 [REDACTED]	20.00-	179.76
04-22	Transfer To Loan [REDACTED]	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 [REDACTED]	20.00-	99.26
04-23	Transfer To Credit Card [REDACTED]	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	[REDACTED]	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.



Statement Period  
03/24/19 - 04/23/19  
Access No. 1764349

Statement of Account  
For [REDACTED]

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.

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  
04/24/19 - 05/23/19  
Access No. 1764349

#BWNLLSV  
#000000P1W6TST9A8#000MMY90F  
[REDACTED]  
EXT APT 410  
MIDDLETOWN NY 10940-2589

Routing Number: [REDACTED]

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	\$224.42-	\$1,039.26	\$814.84	\$0.00	\$0.00
e-Checking	\$57.75	\$4,258.44	\$4,306.19	\$10.00	\$0.08
Membership Savings	\$5.00	\$0.00	\$0.00	\$5.00	\$0.00
<b>Totals</b>	<b>\$161.67-</b>	<b>\$5,297.70</b>	<b>\$5,121.03</b>	<b>\$15.00</b>	<b>\$0.08</b>



[REDACTED]  
[REDACTED]  
[REDACTED]  
1764349

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  
04/24/19 - 05/23/19

Access No. 1764349

Statement of Account  
For [REDACTED]

**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 [REDACTED]	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 [REDACTED]	510.60	0.00
05-23	<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
CITY				STATE
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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navyfederal.org

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

Access No. 1764349

Statement of Account  
For [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 [REDACTED]	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 [REDACTED]	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 [REDACTED]	20.00-	949.30
05-06	Transfer To Loan [REDACTED]	40.11-	909.19
05-06	Transfer To Checking [REDACTED]	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 [REDACTED]	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 [REDACTED]	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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navyfederal.org

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

Access No. 1764349

**Statement of Account**  
For [REDACTED]

**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 [REDACTED]	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 [REDACTED]	25.00-	939.76
05-20	Transfer To Loan [REDACTED]	40.11-	899.65
05-20	Transfer To Checking [REDACTED]	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 [REDACTED]	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. 1764349

Statement of Account  
For [REDACTED]

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. 1764349

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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. 1764349

#BWNLLSV  
#000000P1W6TST9A8#000JMU90F  
[REDACTED]  
[REDACTED] EXT APT 410  
MIDDLETOWN NY 10940-2589

Routing Number: [REDACTED]

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	\$0.00	\$737.60	\$737.60	\$0.00	\$0.00
e-Checking	\$10.00	\$5,126.56	\$5,581.30	\$444.74-	\$0.10
Membership Savings	\$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

[REDACTED]  
[REDACTED]  
[REDACTED]  
1764349

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. 1764349

Statement of Account  
For [REDACTED]

**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 [REDACTED]	511.60	226.00
06-18	Transfer To Checking [REDACTED]	226.00-	0.00
06-23	Ending Balance		0.00

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. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	20.00-	2,223.61
05-31	Transfer To Credit Card [REDACTED]	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 [REDACTED]	20.00-	1,185.28
06-03	Transfer To Loan [REDACTED]	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 [REDACTED]	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. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	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 [REDACTED]	20.00-	1,313.00
06-17	Transfer To Loan [REDACTED]	40.11-	1,272.89
06-17	Transfer To Shares [REDACTED]	226.00-	1,046.89
06-17	Transfer To Checking [REDACTED]	511.60-	535.29



Statement Period  
05/24/19 - 06/23/19  
Access No. 1764349

Statement of Account  
For [REDACTED]

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	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. 1764349

**Statement of Account**

For [REDACTED]

**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 [REDACTED]	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.
- 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  
06/24/19 - 07/23/19  
Access No. 1764349

#BWNLLSV  
#000000P1W6TST9A8#000JML90F  
EXT APT 410  
MIDDLETOWN NY 10940-2589

Routing Number: [REDACTED]

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	\$0.00	\$506.93	\$1,026.93	\$520.00-	\$0.00
e-Checking	\$444.74-	\$3,581.00	\$3,633.08	\$496.82-	\$0.13
Membership Savings	\$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>



[REDACTED]  
[REDACTED]  
[REDACTED]  
1764349

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. 1764349

Statement of Account  
For [REDACTED]

**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 [REDACTED]	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
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
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. 1764349

**Statement of Account**  
For [REDACTED]

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 [REDACTED]	20.00-	739.49
07-01	Transfer To Checking Michael J [REDACTED]	20.00-	719.49
07-01	Transfer To Loan [REDACTED]	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. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	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 Restauration 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 [REDACTED]	10.00-	595.27
07-15	Transfer To Checking Michael J [REDACTED]	10.00-	585.27
07-15	Transfer To Checking Michael J [REDACTED]	20.00-	565.27
07-15	Transfer To Loan [REDACTED]	40.11-	525.16
07-15	Transfer To Checking [REDACTED]	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-
07-23	<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. 1764349

Statement of Account  
For [REDACTED]

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. 1764349

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
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- 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.

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

Access No. 1764349

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-24	Beginning Balance		520.00-
08-09	Transfer From Checking [REDACTED]	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 [REDACTED]	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. 1764349

Statement of Account  
For [REDACTED]

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 [REDACTED]	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 Netflix.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 [REDACTED]	20.00-	727.35
07-29	Transfer To Loan [REDACTED]	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 1 800-937-8997 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 [REDACTED]	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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Statement Period  
07/24/19 - 08/23/19

Access No. 1764349

**Statement of Account**  
For [REDACTED]

**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 [REDACTED]	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 [REDACTED]	39.90-	1,515.19
08-23	Transfer To Credit Card [REDACTED]	51.00-	1,464.19
08-23	ATM Rebate	5.50	1,469.69
08-23	<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. 1764349

**Statement of Account**  
For [REDACTED]

**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 of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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.



1002

68-7497  
2560

DATE 1/26/2019

PAY TO THE ORDER OF State Farms \$ 228,33

TWO Hundred Twenty eight dollars DOLLARS

and Thirty cents

**NAVY FEDERAL CREDIT UNION**  
www.navyfcu.org

FOR \_\_\_\_\_ *MJ*

PAY TO THE ORDER OF  
 WALDEN SAVINGS BANK  
 FOR DEPOSIT ONLY  
 PREMIUM FUND ACCOUNT #06 98 000888  
 STATE FARM MUTUAL AUTO. INS. CO.  
 POLICY NUMBER 1162-6113-28

SECURITY FEATURES ON THIS CHECK/CARD MAY INCLUDE ONE OR MORE OF THE FOLLOWING: VOID PATTERN, MICR, HEAVY METALS, MICROPRINT AND AVOIDAL. VARIATION OF THE PAPER CHECK ONLY BECAUSE PAPER AND ON PAPER CHECKS.

-Inst=WALDEN SAVINGS BANK  
 -BranchName=NEW WINDSORBr=1007  
 -TrID=1471-TranDt=02/02/19  
 -StartTrm=11:41:44 AM

Posting Date	2019 Feb 05
Sequence Number	18152145
Amount	\$228.33
NFCU Account Number	██████████
MICR Account Number	██████████
Check Number	1002
Serial Number	0
MICR PC Code	1
Teller ID	000000
Branch/ATM ID	0000
Bank of First Deposit	22197131



AL 5737231

PAN 4000220280863057

SAV [REDACTED] CHK [REDACTED]

[REDACTED]

## Credit Card Application

CC9MHMTK7A8K submitted at 07/30/2014 12:53:38 PM

### Application Status

NFO Application ID:	CC9MHMTK7A8K
NFO Status:	Approved
Total Application ID:	000003889690
CC Status:	Approved
Total Status Code:	NEWACCT
Credit Limit:	5000.00
APR:	prime plus 6.4

### Application Sources

SOB:	
MSC:	
Employee Number:	

### Applicant Information Collected from the Application

Name:	
Access Number:	00000005737231
Login Number:	
Date of Birth:	XX/XX/XXXX
SSN:	XXXX
Contact Number:	
House Type:	
Monthly Housing Payment:	
Years at Housing:	
Months at Housing:	
Employer's Name:	
Annual Salary:	70000
Monthly Salary:	
Years at Job:	
Months at Job:	
Email:	

### Credit Card Details

Application Type:	
Card Type Requested:	REWVCB
Card Type Approved:	RBLTAP, VSC Signature cashRewards Visa
Acceptance Code:	
Selected Card:	
Mother's Maiden Name:	
Expedite Delivery:	
Authorized User1:	
SSN:	X-XX
DOB:	
Authorized User2:	
SSN:	X-XX
DOB:	

Payment Protection Plan: | D

Auto Repayment

Auto Repayment Method:	Transfer entire card balance
Day of Month:	08/31/2014
Fixed Payment:	0.00



## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

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

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	
<b>TOTAL INTEREST</b>	

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

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

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

**CONQUER  
YOUR DEBT**

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

Learn more: [navyfederal.org/myBT](http://navyfederal.org/myBT) Insured by NCUA.



Visa Signature *Cash* Rewards

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

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0048763

0408399400000000406095688774150440609568877415044

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

Visa Signature *Cash* Rewards  
Page 1 of 4

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

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

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal [REDACTED] Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ustlist-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

INTEREST CHARGED		
Description		Amount
INTEREST CHARGE-PURCHASES		\$51.95
<b>TOTAL INTEREST</b>		<b>\$51.95</b>

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

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

<p><b>CONQUER YOUR DEBT</b></p> <p>Learn more: <a href="http://navyfederal.org/myBT">navyfederal.org/myBT</a></p>	<p>Achieve financial victory with a low rate APR Balance Transfer. Just transfer your high rate balance from another lender to your Navy Federal Credit Card.</p> <p>Insured by NCUA.</p>
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Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

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Visa Signature *Cash* Rewards

Page 1 of 4

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

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

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

QUESTIONS
<b>Credit Card Services</b> 1-888-842-6328
<b>Send Billing Inquiries To:</b> Navy Federal Credit Union P.O. Box [REDACTED] Merrifield VA 22119-[REDACTED]
<b>Send Payments To:</b> Navy Federal P.O. Box [REDACTED] Merrifield VA 22119-[REDACTED]
To view your account online visit <a href="http://navyfederal.org">navyfederal.org</a> .
If you would like information about credit counseling services, go to <a href="https://www.justice.gov/ustflist-credit-counseling-agencies-approved-pursuant-11-usc-111">https://www.justice.gov/ustflist-credit-counseling-agencies-approved-pursuant-11-usc-111</a> or call 1-888-503-7106.

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

**2019 TOTALS YEAR-TO-DATE**

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

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

**Planning a summer vacation?**

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

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

Visit [navyfederal.org/shop](http://navyfederal.org/shop) for more information.

Federally insured by NCUA.



Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0046062

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

Visa Signature *Cash* Rewards  
Page 1 of 4

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

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

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

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 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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In your letter, give us the following information:

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

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

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

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

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

TRANSACTIONS						
XXXX XXXX XXXX						
Trans Date	Post Date	Reference No.	Description			Amount
03/13/19	03/14/19	24692169072100036761044	AMZN Mktp US*MW3EK9ZE1	Amzn.com/billWA		\$34.98
03/13/19	03/14/19	24692169072100143546320	AMZN Mktp US*MW0OL0N61	Amzn.com/billWA		\$13.93
03/13/19	03/14/19	24692169072100198987304	WALMART.COM	800-966-6546 AR		\$72.87
03/13/19	03/14/19	24906419072069728381604	HSN*HSN1556820495 4OF6	800-9332887 FL		\$6.90
03/13/19	03/14/19	24906419072069731431198	HSN*HSN1556820492 4OF6	800-9332887 FL		\$6.90
03/13/19	03/14/19	24692169072100315222403	AMZN Mktp US*MW0NA2ND1	Amzn.com/billWA		\$38.99
03/13/19	03/14/19	24692169072100352406471	AMZN Mktp US*MW5A53P1	Amzn.com/billWA		\$30.30
03/13/19	03/14/19	24906419072069732975235	HSN*HSN1576110912 1OF3	800-9332887 FL		\$34.11
03/13/19	03/14/19	24906419072069733093905	HSN*HSN1547150582 5OF5	800-9332887 FL		\$16.99
03/15/19	03/18/19	24906419074069834773445	HSN*HSN1576674991 1OF3	800-9332887 FL		\$40.27
03/18/19	03/19/19	24906419077069989716774	HSN*HSN1564848547 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069993556604	HSN*HSN1564849506 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069993559517	HSN*HSN1564848527 3OF6	800-9332887 FL		\$6.83
03/18/19	03/19/19	24906419077069992893065	HSN*HSN1564849507 3OF6	800-9332887 FL		\$6.83
03/20/19	03/21/19	24692169079100300439254	QVC*577053471201*4OF6	800-367-9444 PA		\$7.62
03/20/19	03/21/19	24906419079070103365660	HSN*HSN1548827625 5OF6	800-9332887 FL		\$54.99
03/19/19	03/21/19	24707809079030038759893	Tully Rinckey PLLC	518-218-7100 NY		\$5,000.00
03/23/19	03/25/19	24692169082100081051646	QVC*575715176801*5OF6	800-367-9444 PA		\$7.62
03/24/19	03/25/19	24692169083100658316561	QVC*575782270801*5OF6	800-367-9444 PA		\$11.23
03/24/19	03/25/19	24692169083100658316579	QVC*577282450202*4OF6	800-367-9444 PA		\$8.88
03/24/19	03/25/19	24692169083100658316587	QVC*577282450203*4OF6	800-367-9444 PA		\$8.88
03/24/19	03/25/19	24692169083100658316595	QVC*577282450201*4OF6	800-367-9444 PA		\$130.64
03/24/19	03/25/19	24692169083100658316603	QVC*575782129901*5OF5	800-367-9444 PA		\$5.27
03/24/19	03/25/19	24492159083637042782332	SP * WOODEN SHIPS	HTTPSWOODENSHNY		\$303.00
03/24/19	03/25/19	24445009083300419327703	IMPORTFOOD COM	425-687-1708 ID		\$122.43
03/24/19	03/25/19	24445009084600040218083	HAUTLK RACK8885478438	888-547-8438 CA		\$112.18
03/25/19	03/26/19	24692169084100197338554	QVC*575715176701*5OF6	800-367-9444 PA		\$7.62
03/26/19	03/27/19	24692169085100824956314	QVC*575782129903*5OF5	800-367-9444 PA		\$5.87
03/26/19	03/27/19	24692169085100824956322	QVC*579078338501*2OF2	800-367-9444 PA		\$20.12
03/26/19	03/27/19	24692169085100824956330	QVC*575782129902*5OF5	800-367-9444 PA		\$7.20
03/26/19	03/27/19	24445009086600049207853	HAUTLK RACK8885478438	888-547-8438 CA		\$244.88
03/26/19	03/27/19	24138299086286423809388	BED BATH & BEYOND #651	973-785-4333 NJ		\$77.21
03/28/19	04/01/19	24492159088894569236391	PURE INDIAN FOODS	877-588-4433 NJ		\$55.70
04/01/19	04/02/19	24483479091277255874949	IHERB.COM	195-161636001CA		\$42.77
04/01/19	04/02/19	24204299091275152764833	IHERB.COM	195-16163600 CA		\$45.60
04/02/19	04/03/19	24692169092100987544239	QVC*576190265505*5OF6	800-367-9444 PA		\$12.20
04/02/19	04/03/19	24692169092100987544247	QVC*576293400902*5OF5	800-367-9444 PA		\$11.96
04/02/19	04/03/19	24692169092100987544254	QVC*576190265501*5OF6	800-367-9444 PA		\$12.40
04/02/19	04/03/19	24692169092100987544262	QVC*576190265504*5OF6	800-367-9444 PA		\$12.20
04/02/19	04/03/19	24692169092100987544270	QVC*576190265502*5OF6	800-367-9444 PA		\$12.40
04/02/19	04/03/19	24692169092100987544288	QVC*576190265503*5OF6	800-367-9444 PA		\$12.20
04/03/19	04/04/19	24692169093100587144389	QVC*576293400901*5OF5	800-367-9444 PA		\$11.96
04/04/19	04/05/19	24559309094900013552276	KOKOON, INC. DBA INHABIT	212-5753800 NY		\$195.17
04/07/19	04/08/19	24906419097071088927894	Evine *136759268.VP	800-6765523 MN		\$23.31
04/08/19	04/09/19	24692169098100564032438	NETFLIX.COM	NETFLIX.COM CA		\$10.99
04/08/19	04/09/19	24906419098071137216439	HLU*Hulu 956791386571-U	HULU.COM/BILLCA		\$5.99
04/09/19	04/10/19	24055239099083318648975	WALMART.COM	8009666546 800-966-6546 AR		\$39.58
04/10/19	04/10/19	24431069100083037097804	TARGET.COM *	800-591-3869 MN		\$25.22
04/10/19	04/11/19	24692169100100765921807	QVC*576648875501*5OF6	800-367-9444 PA		\$13.06
04/11/19	04/11/19	24431069101083038896526	TARGET.COM *	800-591-3869 MN		\$4.27
04/11/19	04/11/19	24431069101083040724120	TARGET.COM *	800-591-3869 MN		\$33.15
04/10/19	04/11/19	74313229100100778375013	AMZ*Daniel Footwear	amzn.com/pmts		\$226.68

TRANSACTIONS			
FOREIGN CURRENCY	172.75 GBP	RATE 0.76209	
<b>TOTAL New Activity for</b>			<b>\$7,266.01</b>

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

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



Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0339970

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

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

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

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

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

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
04/15/19	04/15/19	74060959105068050410000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$871.73	
04/21/19	04/22/19	74060959112063020420008	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$330.00	
04/21/19	04/22/19	74060959112068130420004	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$100.00	
04/26/19	04/26/19	74060959116800000007362	PAYMENT RECEIVED -- THANK YOU	XXXX XXXX XXXX [REDACTED]	\$6,000.00	
04/29/19	04/30/19	74313229119100807727035	AMZ*Daniel Footwear amzn.com/pmts	XXXX XXXX XXXX [REDACTED]	\$46.97	
<b>TOTAL PAYMENTS AND CREDITS</b>					<b>\$7,348.70</b>	

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

**2019 TOTALS YEAR-TO-DATE**

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

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

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



Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

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ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

Visa Signature *Cash* Rewards  
Page 1 of 4

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

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

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

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

**2019 TOTALS YEAR-TO-DATE**

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

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

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



Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0047443

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

Visa Signature *Cash* Rewards  
Page 1 of 4

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

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

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

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

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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In your letter, give us the following information:

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

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

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

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

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

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

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

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

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 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

INTEREST CHARGED	
Description	Amount
INTEREST CHARGE-PURCHASES	\$15.85
<b>TOTAL INTEREST</b>	<b>\$15.85</b>

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

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





Visa Signature *Cash* Rewards

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

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0339398

XX

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

Visa Signature *Cash* Rewards  
Page 1 of 4

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

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

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

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

TRANSACTIONS						
PAYMENTS AND CREDITS						
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount	
07/13/19	07/15/19	74060969196065300710007	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
07/13/19	07/15/19	74060969196066090710009	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$500.00	
07/15/19	07/16/19	74060969197423820207328	CASH REWARDS	XXXX XXXX XXXX [REDACTED]	\$94.74	
07/24/19	07/24/19	74060969205062530720004	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$1,350.37	
08/06/19	08/06/19	74060959218066040800003	NFO PAYMENT RECEIVED	XXXX XXXX XXXX [REDACTED]	\$601.73	
<b>TOTAL PAYMENTS AND CREDITS</b>					<b>\$3,046.84</b>	

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

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

**2019 TOTALS YEAR-TO-DATE**

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

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





Visa Signature®  
GO REWARDS®

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	████	01/28/2019	105.32	XXXX XXXX XXXX █████	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

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

████████████████████ PT  
BRUNSWICK GA 31523-6397

\*\* 0020617



Visa Signature®  
GO REWARDS®  
Page 1 of 4

ACCOUNT NUMBER XXXX XXXX XXXX █████  
ACCESS NUMBER 5737231

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	████
Payments	████
Other Credits	████
Purchases	████
Cash Advances	████
Fees Charged	████
Interest Charged	████
New Balance	\$105.32
Past Due Amount	████
Credit Limit	\$24,500.00
Available Credit	\$24,394.68
Cash Limit	\$12,250.00
Available Cash	\$12,250.00
Statement Closing Date	01/03/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$105.32
Minimum Payment Due		NONE
Payment Due Date		01/28/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 months	\$109

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

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
████	████	████	████	████	████	3,418
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details			
Rewards for Jan 2019	Qualified Spend		Rewards Points
Restaurants	\$0.00 @ 3x		0
Gas Stations	\$0.00 @ 2x		0
Other Eligible Purchases	\$307.74		307
<b>Total This Period</b>	<b>\$307.74</b>		<b>307</b>
<b>Total Reward Year to Date</b>	<b>\$307.74</b>		<b>307</b>

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free . . . . .1-888-842-6328  
 Collect internationally . . . . .1-703-255-8837  
 For toll free numbers when overseas . . . . .[navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
 Emergency Assistance . . . . .1-800-VISA-911  
 Emergency Assistance (from overseas, call collect) . . . . .1-410-581-9994

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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

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

#### Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [navyfederal.org](http://navyfederal.org).

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

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

TRANSACTIONS					
XXXX XXXX XXXX					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/21/18	12/24/18				
12/21/18	12/24/18				
12/22/18	12/24/18				
12/23/18	12/24/18				
12/23/18	12/24/18				
12/25/18	12/26/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/31/18	01/02/19				

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	10.99% (v)	\$0.00	\$0.00
Cash Advances	12.99% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	10.99% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

# CONQUER YOUR DEBT

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

Learn more: [navyfederal.org/myBT](https://navyfederal.org/myBT) Insured by NCUA.



Visa Signature®  
GO REWARDS®

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	02/28/2019	0.00	XXXX XXXX XXXX [REDACTED]	\$ .

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL  
P.O. BOX [REDACTED]  
MERRIFIELD VA 22119-[REDACTED]

[REDACTED] PT  
BRUNSWICK GA 31523-6397

\*\* 0020757

0000000000000000000000406095590715749340609559071574938

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GO REWARDS®  
Page 1 of 4

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]  
ACCESS NUMBER 5737231

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$105.32
Payments	-\$105.32
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$0.00
Past Due Amount	\$0.00
Credit Limit	\$24,500.00
Available Credit	\$24,500.00
Cash Limit	\$12,250.00
Available Cash	\$12,250.00
Statement Closing Date	02/03/2019
Days in Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$0.00
Minimum Payment Due	NONE
Payment Due Date	02/28/2019
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

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

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

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
3,418	0	0	0	0	0	3,418
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Feb 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
<b>Total This Period</b>	<b>\$0.00</b>	<b>0</b>
<b>Total Reward Year to Date</b>	<b>\$307.74</b>	<b>307</b>

## CREDIT CARD CHANGE OF ADDRESS

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

### Information About Your Visa® Account

#### Important Telephone Numbers For Navy Federal® Credit Card Services

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

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

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

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

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

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

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

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

#### Billing Rights Summary

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

Navy Federal Credit Union  
 P.O. Box [REDACTED]  
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at [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 errors, and you may have to pay the amount in question.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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 Merrifield, VA 22119

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

TRANSACTIONS					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
01/13/19	01/14/19	74060959014068590110003	NFO PAYMENT RECEIVED	XXXX XXXX XXXX	\$105.32
<b>TOTAL PAYMENTS AND CREDITS</b>					<b>\$105.32</b>

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

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.24% (v)	\$0.00	\$0.00
Cash Advances	13.24% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.24% (v)	\$0.00	\$0.00

(v) = Variable Rate

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

## CONQUER YOUR DEBT

Learn more: [navyfederal.org/myBT](http://navyfederal.org/myBT)

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

Insured by NCUA.





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■ Page 4 of 4

[REDACTED] - 5737231

General Member  
Information

**Address:** [REDACTED] PT  
BRUNSWICK GA 31523-6397

**Phone Number(s):** [REDACTED]

**Email Address(es):**  
Glayne122@comcast.net

# Membership Application

Account Number: 703740

## Primary Member/Signer

[Redacted] MI

Home Address (No PO Box) — Required  
Florence, DC 29501  
City State Zip Code

[Redacted]  
Pickens, MS 39146  
City State Zip Code

[Redacted]

Email Address

## Joint Account Holder

Last Name First Name MI

( )

Current Employer Work Phone

/ /

Social Security # Date of Birth

First ID Type Second ID Type

## Designation of Beneficiary

*(Does Not Preclude The Joint Account Holder's Right of Survivorship)*  
In the event of my death, or the mutual death of the joint account holder(s) of this account, I/we authorize USA Federal Credit Union to pay the balance of this/these accounts to:

Name of Beneficiary-Last First MI

Social Security # Date of Birth

Address

City Navy Federal Credit Union Zip Code

## Checking - Choose One

- Bronze
- Silver
- Gold
- EZ-Access
- Five-Star

## Investment Products

- Money Market
- Share Certificate - Term \_\_\_\_\_
- IRA Share Certificate - Term \_\_\_\_\_

## Other Services

- Debit Card
- Receive eStatements\* and avoid fees  
\*Must have internet access

## Loans

Please contact me regarding a USA Federal:

- Auto Loan  Home Loan  Signature Loan
- Personal Line of Credit  Credit Card
- Other \_\_\_\_\_

## Member Identification Requirements

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or creates a new member relationship with our credit union.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*Name Change*

## Certification of Taxpayer Identification Number (W-9)

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me) and
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including U.S. resident alien).

## Certification Instructions

You must cross out Item 2 (above) if you have been notified by the IRS you are currently subject to backup withholding.

## Account Agreement

I/We have received a copy of the All About Your Credit Union Accounts and Schedule of Fees and agree with the terms and conditions for the use of these services. All membership applications are subject to verification of information provided and eligibility prior to granting membership. We may verify your application for an account through an account verification service and reserve the right to deny any application based on the results of negative information received through that service. If we deny your application we will provide you with the name, address and telephone number of the account verification service which provided us with this information.

The Internal Revenue Service does not require your consent to any provision of this document other than the following:

[Redacted] 7/16/05  
Date

Signature of Joint Account Holder Date

## For Credit Union Use Only

ChexSystems Verification # \_\_\_\_\_

Opened by Jess Branch 02

Membership Officer \_\_\_\_\_ SEG ID# \_\_\_\_\_

700





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

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

Access No. 5737231

Statement of Account

For [REDACTED]

Checking

EveryDay Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-15	[REDACTED]		
12-18	[REDACTED]		
12-26	[REDACTED]		
12-26	[REDACTED]		
12-28	[REDACTED]		
12-28	[REDACTED]		
12-31	[REDACTED]		
12-31	[REDACTED]		
12-31	[REDACTED]		
01-08	POS Debit- Debit Card 3057 01-08-19 Shopritegatewaycen Brooklyn Ny	126.58-	807.49
01-09	POS Debit- Debit Card 3057 01-08-19 Ft Hamilton Commis Brooklyn Ny	57.55-	749.94
01-14	Transfer From Shares	400.00	1,149.94
01-14	Transfer To Credit Card	105.32-	1,044.62
01-14	<b>Ending Balance</b>		<b>1,044.62</b>

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

Items Paid

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

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				
STATE		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  
12/15/18 - 01/14/19

Access No. 5737231

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

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

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

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS [REDACTED]

CHECKING DIVIDENDS [REDACTED]

FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

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

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

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

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

Navy Federal Credit Union, 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.



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

Statement of Account

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

Access No. 5737231

#BWNLLSV  
#00000P5W3WRS1A1#000FME90F  
PT  
BRUNSWICK GA 31523-6397

Routing Number: [REDACTED]

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	\$1,044.62	\$3,128.66	\$2, [REDACTED]	\$2,102.42	\$0.04
Membership Savings	\$6,233.50	\$2,442.26	\$3,111.07	\$5,564.69	\$1.26
<b>Totals</b>	<b>\$7,278.12</b>	<b>\$5,570.92</b>	<b>\$5,181.93</b>	<b>\$7,667.11</b>	<b>\$1.30</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

[REDACTED]

5737231

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]	Savings	
	TOTAL	

[REDACTED]



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

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

Access No. 5737231

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-15	Beginning Balance		1,044.62
01-15	Transfer From Shares	1,000.00	2,044.62
01-15	Transfer To Shares	442.00-	1,602.62
	Allan L Layne		
01-15	Paid To - Twc - Spectrum Online Pmt Chk 12114128	70.99-	1,531.63
01-15	Paid To - Comcast Online Pmt Chk 12114128	131.59-	1,400.04
01-15	Payment To - Frtib Payment 011519 CK# 195	332.41-	1,067.63
01-16	POS Debit- Debit Card 3057 01-16-19 Shopritegatewaycen Brooklyn Ny	67.44-	1,000.19
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	1,321.90	2,322.09
01-29	Paid To - Georgia Power Online Pmt Chk 12114128	260.77-	2,061.32
01-30	ATM Fee - Withdrawal 01-29-19 Advantage Finan Brooklyn Ny	1.00-	2,060.32
01-30	ATM Withdrawal 01-29-19 Advantage Finan Brooklyn Ny	103.00-	1,957.32
01-30	POS Debit- Debit Card 3057 01-29-19 Ft Hamilton Commis Brooklyn Ny	273.67-	1,683.65
01-31	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	1,583.65
01-31	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,483.65
01-31	Dividend	0.04	1,483.69
02-01	Transfer To Credit Card	102.00-	1,381.69
	[REDACTED]		
02-07	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	806.72	2,188.41
02-11	Paid To - Twc - Spectrum Online Pmt Chk 12114128	70.99-	2,117.42
02-13	Check 5520	15.00-	2,102.42
<b>02-14</b>	<b>Ending Balance</b>		<b>2,102.42</b>

Average Daily Balance - Current Cycle: \$1,444.58

Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 01-01-2019 through 01-31-2019

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



Statement Period  
01/15/19 - 02/14/19  
Access No. 5737231

**Statement of Account**

For [REDACTED]

**Items Paid**

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-15	Beginning Balance		6,233.50
01-15	Transfer To Checking	1,000.00-	5,233.50
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	5,733.50
01-29	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	6,233.50
01-31	Dividend	1.26	6,234.76
02-01	Transfer From Shares Allan L Layne	441.00	6,675.76
02-05	Transfer From Shares Allan L Layne	500.00	7,175.76
02-07	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	7,675.76
02-08	Transfer To Credit Card	2,111.07-	5,564.69
<b>02-14</b>	<b>Ending Balance</b>		<b>5,564.69</b>

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

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

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



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

Access No. 5737231

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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  
02/15/19 - 03/14/19

Access No. 5737231

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-15	Beginning Balance		2,102.42
02-19	Transfer To Credit Card	1,000.00-	1,102.42
02-20	Paid To - Comcast Online Pmt Chk 12114128	131.59-	970.83
02-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	307.15	1,277.98
02-26	Paid To - Georgia Power Online Pmt Chk 12114128	189.40-	1,088.58
02-27	Paid To - American Express Online Pmt Chk 12114128	100.00-	988.58
02-27	Paid To - Chase Card Serv Online Pmt Chk 12114128	150.00-	838.58
02-28	Dividend	0.06	838.64
03-01	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	36.42	875.06
03-08	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	545.49	1,420.55
03-12	POS Debit- Debit Card 3057 03-11-19 CVS/Pharmacy #0271 New York Ny	15.60-	1,404.95
03-12	POS Debit- Debit Card 3057 03-11-19 Citymd - Ny18 Brooklyn Ny	30.00-	1,374.95
03-13	POS Debit- Debit Card 3057 03-11-19 Metropolitan City Brooklyn Ny	26.23-	1,348.72
<b>03-14</b>	<b>Ending Balance</b>		<b>1,348.72</b>

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

**Items Paid**

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

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-15	Beginning Balance		5,564.69
02-19	Transfer To Credit Card	3,125.28-	2,439.41
02-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,939.41
02-28	Dividend	0.94	2,940.35
03-08	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	3,440.35
03-11	Transfer From Shares Allan L Layne	500.00	3,940.35
03-14	<b>Ending Balance</b>		<b>3,940.35</b>

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

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS [REDACTED]

CHECKING DIVIDENDS [REDACTED]

FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

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

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- Tell us the dollar amount of the suspected error.

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##### Payments

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

Access No. 5737231

Statement of Account

For [REDACTED]

Checking

EveryDay Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-15	Beginning Balance		1,348.72
03-15	POS Debit- Debit Card 3057 03-14-19 Jcpenney 2297 Jersey City NJ	105.00-	1,243.72
03-18	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	130.00-	1,113.72
03-18	Paid To - Comcast Online Pmt Chk 12114128	131.59-	982.13
03-22	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	248.19	1,230.32
03-26	Transfer To Credit Card	500.00-	730.32
03-27	Paid To - Georgia Power Online Pmt Chk 12114128	160.49-	569.83
03-29	Dividend	0.04	569.87
04-05	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	959.21	1,529.08
04-09	Paid To - Twc - Spectrum Online Pmt Chk 12114128	66.98-	1,462.10
04-09	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,362.10
04-09	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	125.00-	1,237.10
04-14	Ending Balance		1,237.10

Average Daily Balance - Current Cycle: \$1,031.57

Your account earned \$0.04, with an annual percentage yield earned of 0.05%, for the dividend period from 03-01-2019 through 03-31-2019

Items Paid

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

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

## Statement of Account

For [REDACTED]

### Savings

#### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-15	Beginning Balance		3,940.35
03-15	Transfer To Credit Card	1,143.47-	2,796.88
03-26	Transfer To Credit Card	500.00-	2,296.88
03-29	Dividend	0.62	2,297.50
04-05	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,797.50
<b>04-14</b>	<b>Ending Balance</b>		<b>2,797.50</b>

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

### 2018 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS  
CHECKING DIVIDENDS

[REDACTED] FINANCE CHARGE CHECKING LOC [REDACTED]

#### Disclosure Information

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

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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

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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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navyfederal.org

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

Access No. 5737231

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-15	Beginning Balance		1,237.10
04-15	Transfer From Shares	500.00	1,737.10
04-15	Transfer To Credit Card	871.73-	865.37
04-16	Paid To - Comcast Online Pmt Chk 12114128	131.59-	733.78
04-19	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	246.33	980.11
04-26	Paid To - Georgia Power Online Pmt Chk 12114128	104.70-	875.41
04-29	ATM Fee - Withdrawal 04-27-19 Cardtronics CCS Brunswick GA	1.00-	874.41
04-29	ATM Fee - Inquiry 04-27-19 Cardtronics CCS Brunswick GA	1.00-	873.41
04-29	ATM Withdrawal 04-27-19 Cardtronics CCS Brunswick GA	303.00-	570.41
04-29	POS Debit- Debit Card 3057 04-26-19 Paradies #9212 Jfk Jamaica Ny	10.80-	559.61
04-29	POS Debit- Debit Card 3057 04-27-19 Food Court Jamaica Ny	16.08-	543.53
04-29	POS Debit - Debit Card 3057 Transaction 04-27-19 Winn-Dixie #68 284 Hyd Brunswick GA	83.72-	459.81
04-30	Dividend	0.04	459.85
05-02	POS Debit- Debit Card 3057 05-01-19 BP#9087933Goasis B Brunswick GA	16.70-	443.15
05-03	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	612.67	1,055.82
05-03	Transfer From Shares	300.00	1,355.82
05-03	POS Debit- Debit Card 3057 05-02-19 BP#2796605I75 & Hw Jackson GA	26.05-	1,329.77
05-06	POS Debit- Debit Card 3057 05-02-19 Shell Oil 10010418 Northport AL	21.85-	1,307.92
05-06	POS Debit- Debit Card 3057 05-03-19 Texaco 0308394 Pearl MS	22.75-	1,285.17
05-06	POS Debit - Debit Card 3057 Transaction 05-03-19 Wm Superc Wal-Mart Sup Canton MS	101.79-	1,183.38
05-06	POS Debit - Debit Card 3057 Transaction 05-03-19 Wal-Mart Super Center Canton MS	120.63-	1,062.75
05-06	Paid To - American Express Online Pmt Chk 12114128	100.00-	962.75
05-09	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	862.75

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

### Statement of Account

For [REDACTED]

#### EveryDay Checking - [REDACTED]

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-09	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	125.00-	737.75
05-10	POS Debit- Debit Card 3057 05-09-19 Texaco 0308249 Canton MS	23.65-	714.10
05-10	POS Debit- Debit Card 3057 05-09-19 BP#8276396South NE Riceboro GA	25.05-	689.05
05-10	POS Debit- Debit Card 3057 05-09-19 Chevron 0041124 Heflin AL	31.00-	658.05
05-13	POS Debit- Debit Card 3057 05-10-19 Winn-Dixie #68 Brunswick GA	18.51-	639.54
05-13	POS Debit- Debit Card 3057 05-10-19 BP#9087933Goasis B Brunswick GA	26.41-	613.13
05-13	POS Debit - Debit Card 3057 Transaction 05-11-19 Wal-Mart #0639 Brunswick GA	105.23-	507.90
05-14	<b>Ending Balance</b>		<b>507.90</b>

Average Daily Balance - Current Cycle: \$832.72

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

#### Items Paid

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

#### Savings

##### Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-15	Beginning Balance		2,797.50
04-15	Transfer To Checking	500.00-	2,297.50
04-19	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,797.50
04-22	Transfer To Credit Card	100.00-	2,697.50
04-22	Transfer To Credit Card	330.00-	2,367.50
04-30	Dividend	0.52	2,368.02
05-03	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,868.02
05-03	Transfer To Checking	300.00-	2,568.02
05-08	Transfer From Shares Allan L Layne	500.00	3,068.02
05-14	<b>Ending Balance</b>		<b>3,068.02</b>

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



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

Access No. 5737231

## Statement of Account

For [REDACTED]

### Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- 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  
05/15/19 - 06/14/19

Access No. 5737231

Statement of Account

For [REDACTED]

Checking

EveryDay Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		507.90
05-15	Paid To - Comcast Online Pmt Chk 12114128	131.60-	376.30
05-17	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	56.29	432.59
05-20	POS Debit- Debit Card 3057 05-17-19 BP#3721594Sunshine Jacksonville FL	8.81-	423.78
05-21	Deposit - ACH Paid From Doj Treas 310 Misc Pay 052119	600.00	1,023.78
05-23	POS Debit- Debit Card 3057 05-21-19 Metropolitan City Brooklyn Ny	39.80-	983.98
05-29	Paid To - Twc - Spectrum Online Pmt Chk 12114128	56.17-	927.81
05-29	Paid To - Georgia Power Online Pmt Chk 12114128	106.76-	821.05
05-31	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	432.88	1,253.93
05-31	Paid To - American Express Online Pmt Chk 12114128	100.00-	1,153.93
05-31	Dividend	0.03	1,153.96
06-14	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	323.25	1,477.21
06-14	Paid To - Chase Card Serv Online Pmt Chk 12114128	140.00-	1,337.21
06-14	<b>Ending Balance</b>		<b>1,337.21</b>

Average Daily Balance - Current Cycle: \$953.55

Your account earned \$0.03, with an annual percentage yield earned of 0.04%, for the dividend period from 05-01-2019 through 05-31-2019

Items Paid

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

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

**Statement of Account**

For [REDACTED]

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		3,068.02
05-17	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	3,568.02
05-28	Transfer To Credit Card	1,006.34-	2,561.68
05-31	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	3,061.68
05-31	Dividend	0.65	3,062.33
06-03	Transfer From Shares Allan L Layne	500.00	3,562.33
06-14	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	4,062.33
<b>06-14</b>	<b>Ending Balance</b>		<b>4,062.33</b>

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

**Disclosure Information**

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

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

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

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

**Navy Federal Credit Union, 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 1-888-842-8528, 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  
06/15/19 - 07/14/19

Access No. 5737231

Statement of Account  
For [REDACTED]

**Checking**

**EveryDay Checking - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		1,337.21
06-18	Paid To - Synchrony Bank Online Pmt Chk 12114128	125.00-	1,212.21
06-18	Paid To - Comcast Online Pmt Chk 12114128	131.62-	1,080.59
06-20	Paid To - Twc - Spectrum Online Pmt Chk 12114128	50.99-	1,029.60
06-24	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd9	3,000.00	4,029.60
06-24	POS Debit- Debit Card 3057 06-21-19 Jopenney 2297 Jersey City NJ	116.70-	3,912.90
06-27	POS Debit- Debit Card 3057 06-26-19 USPS PO 3508860365 Brooklyn Ny	13.40-	3,899.50
06-27	POS Debit- Debit Card 3057 06-26-19 Ft Hamilton Commis Brooklyn Ny	84.15-	3,815.35
06-28	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	504.08	4,319.43
06-28	POS Debit- Debit Card 3057 06-26-19 Aafes Usm/Ham Gas Brooklyn Ny	22.00-	4,297.43
06-28	Dividend	0.08	4,297.51
07-01	Transfer From Shares	3,000.00	7,297.51
07-02	ATM Fee - Withdrawal 07-01-19 Bank Of America New York Ny	1.00-	7,296.51
07-02	ATM Withdrawal 07-01-19 Bank Of America New York Ny	203.00-	7,093.51
07-02	Paid To - Georgia Power Online Pmt Chk 12114128	172.67-	6,920.84
07-02	Paid To - American Express Online Pmt Chk 12114128	5,700.00-	1,220.84
07-10	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	245.00-	975.84
07-11	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	875.84
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	480.53	1,356.37
07-14	<b>Ending Balance</b>		<b>1,356.37</b>

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

**Items Paid**

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

**CHANGE OF ADDRESS**

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

**Statement of Account**

For [REDACTED]

**Items Paid**

(Continued from previous page)

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

**Savings**

**Membership Savings - [REDACTED]**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		4,062.33
06-28	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	4,562.33
06-28	Dividend	0.79	4,563.12
07-01	Transfer From Shares Allan L Layne	500.00	5,063.12
07-01	Transfer To Checking	3,000.00-	2,063.12
07-12	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,563.12
07-14	<b>Ending Balance</b>		<b>2,563.12</b>

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

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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.

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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**

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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  
07/15/19 - 08/14/19

Access No. 5737231

Statement of Account

For [REDACTED]

Checking

EveryDay Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-15	Beginning Balance		1,356.37
07-15	Transfer To Credit Card	500.00-	856.37
07-16	Paid To - Comcast Online Pmt Chk 12114128	131.62-	724.75
07-18	Paid To - Twc - Spectrum Online Pmt Chk 12114128	50.99-	673.76
07-26	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	238.71	912.47
07-30	Paid To - Comcast Online Pmt Chk 12114128	131.62-	780.85
07-30	Paid To - Georgia Power Online Pmt Chk 12114128	206.27-	574.58
07-31	Dividend	0.05	574.63
08-09	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	323.25	897.88
08-13	Paid To - Chase Card Serv Online Pmt Chk 12114128	100.00-	797.88
08-13	Paid To - Citibank Crdt CD Online Pmt Chk 12114128	120.00-	677.88
08-14	<b>Ending Balance</b>		<b>677.88</b>

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

Items Paid

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

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

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

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

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



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

Access No. 5737231

Statement of Account  
For [REDACTED]

**Membership Savings - [REDACTED]**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-15	Transfer To Credit Card	500.00-	2,063.12
07-24	Transfer To Credit Card	1,350.37-	712.75
07-26	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	1,212.75
07-29	Transfer From Shares Allan L Layne	441.00	1,653.75
07-31	Dividend	0.40	1,654.15
08-06	Transfer To Credit Card	601.73-	1,052.42
08-07	Transfer From Shares Allan L Layne	500.00	1,552.42
08-09	Deposit - ACH Paid From Agri Treas 310 Fed Sal 01Afd9	500.00	2,052.42
<b>08-14</b>	<b>Ending Balance</b>		<b>2,052.42</b>

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

**Disclosure Information**

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- 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.

Account: 31883 PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER \$15.00

Please Direct Any Questions To 7497/2500  
 (800) 275-8000  
 Online Bill Payment Processing Center 0000895520

BRUNSWICK, GA 31523 NAVY FEDERAL CREDIT UNION February 08, 2019

09421 0049081 032585 032589 00001/00002 132877

Pay FIFTEEN AND 00/100 DOLLARS

\$ \*\*\*\*\*15.00

TO THE ORDER OF WOMENS HEALTHGRP SE GA  
 BRUNSWICK, GA 31520-2199

VOID After 180 DAYS.  
 Signature On File  
 This check has been authorized  
 by your depositor

48684879

Security Features on this document include a MicroPrint  
 Absence of Void, Anytime Watermark, Attention  
 U.S. One Note, 11 and other U.S. One Note Security Features.  
 \* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

UNUSABLE FOR DEPOSIT ONLY  
 Women's Health Group of SE GA  
 925952

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE  
 RESERVED FOR FINANCIAL INSTITUTION USE

Posting Date 2019 Feb 13

Sequence Number 18101200

Amount \$15.00

NFCU Account Number [REDACTED]

MICR Account Number [REDACTED]

Check Number 5520

Serial Number 0

MICR PC Code 1

Teller ID 000000

Branch/ATM ID 0000

Bank of First Deposit 6110060

