





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

Statement Period  
10/01/22 - 10/31/22

Access No. xxxxxxxx

**Statement of Account**  
Your Name

**EveryDay Checking - xxxxxxxxxx**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-01	Beginning Balance		35,710.21
10-01	POS Debit- Debit Card 7096 10-01-22 Tierratraniece.Com 972-543190919 TX	58.19-	35,652.02
10-01	POS Debit- Debit Card 7096 10-01-22 Cash App*aahkeema 8774174551 TX	30.55-	35,621.47
10-02	Branch Withdrawal - 2470 Briarcliff Rd NE Suite 43 Houston TX	2,420.00-	33,201.47
10-02	POS Debit- Debit Card 7096 10-02-22 Convenient store 3725 Houston TX	50.26-	33,151.21
10-02	POS Debit- Debit Card 7096 10-02-22 Buckhead Crossing Houston TX	75.00-	33,076.21
10-03	POS Debit- Debit Card 7096 Transaction 10-03-22 Trader Joe's Houston TX	50.99-	33,025.22
10-03	POS Debit- Debit Card 7096 10-03-22 The Fresh Market Houston TX	10.00-	33,015.22
10-04	POS Debit- Debit Card 7096 10-04-22 Cash App*aahkeema TX	32.11-	32,983.11
10-05	POS Debit- Debit Card 7096 10-05-22 Zelle*darrell Abe Visa Direct TX	19.55-	32,963.56
10-05	POS Debit- Debit Card 7096 10-05-22 Apple.Com/Bill 866-712-7753 TX	49.73-	32,913.83
10-05	POS Debit- Debit Card 7096 10-05-22 Usa*georgia Houston TX	50.00-	32,863.83
10-09	Branch Withdrawal - 2470 Briarcliff Rd NE Suite 43 Houston TX	2,860.00-	30,003.83
10-12	Deposit- ACH from XYZ Company, Ref# 01Afd1	4,500.09	34,503.92
10-12	POS Debit- Debit Card 7096 10-12-22 Walmart Supercenter 5420 Houston TX	10.20-	34,493.72
10-13	POS Debit- Debit Card 7096 10-13-22 Cash App*aahkeema 8774174551 TX	18.99-	34,474.73
10-14	POS Debit- Debit Card 7096 10-14-22 Food Lion 1001 Houston TX	15.00-	34,459.73
10-14	POS Debit- Debit Card 7096 10-14-22 Camp Creek Station 6035 Houston TX	50.50-	34,409.23
10-15	POS Debit- Debit Card 7096 10-15-22 Health Food Store 2085 Houston TX	53.18-	34,356.05
10-17	Branch Withdrawal - 2470 Briarcliff Rd NE Suite 43 Houston TX	1,460.00-	32,896.05
10-18	POS Debit- Debit Card 7096 10-18-22 Cascade Crossing 3695 Houston TX	58.73-	32,837.32
10-19	POS Debit- Debit Card 7096 10-19-22 Food Mart 2780 Houston TX	21.30-	32,816.02
10-23	POS Debit- Debit Card 7096 10-23-22 Westgate Shopping Center Houston TX	38.00-	32,778.02
10-26	Deposit- ACH Paid From XYZ Company, Ref# 01Afd1	4,500.09	37,278.11
10-27	ATM Withdrawal 08-27-22 3391 Fairburn Rd SW Houston TX	580.00-	36,698.11
10-28	APPLE CASH 08/28 #000719901 PMNT RCVD APPLE CASH	350.91	37,049.02
10-28	POS Debit- Debit Card 7096 10-28-22 Cash App*aahkeema TX	20.20-	37,028.82
10-30	POS Debit- Debit Card 7096 10-30-22 Kroger 3030 Houston TX	36.49-	36,992.33
<b>10-31</b>	<b>Ending Balance</b>		<b>\$36,992.33</b>

Average Daily Balance - Current Cycle: \$41,040.02

**Savings**

**Membership Savings - xxxxxxxxxx**

Date Transaction Detail

**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	
- -	( )		( )	



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

Statement Period  
10/01/22 - 10/31/22

Access No. xxxxxxxx

**Statement of Account**  
For Your Name

**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.