



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

Statement of Account

Statement Period
02/27/23 - 03/26/23

Access No. 15809192

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q5X0YQY2A3#000MMA90F
ATIBA A ASHBY
673 NE 3RD AVE APT 639
FT LAUNDERDALE FL 33304-2761

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit 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 for more information.

Summary of your deposit accounts

| | Previous Balance | Deposits/ Credits | Withdrawals/ Debits | Ending Balance | YTD Dividends |
|---|---------------------|--------------------|---------------------|---------------------|-----------------|
| e-Checking 7121036649 | \$92,766.55 | \$15,691.86 | \$2,571.41 | \$105,887.00 | \$38.91 |
| Membership Savings 3146166784 | \$27,020.03 | \$9.17 | \$0.00 | \$27,029.20 | \$65.15 |
| Totals | \$119,786.58 | \$15,707.03 | \$2,571.41 | \$132,916.20 | \$104.06 |

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

YOUR NAME

15809192

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



NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

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

| ACCOUNT NUMBER | ACCOUNT TYPE | AMOUNT ENCLOSED |
|----------------|--------------|-----------------|
| 7121036649 | Checking | |
| 3146166784 | Savings | |
| | | |
| | | |
| | | |
| TOTAL | | |

40571123001377113889450313636380500000000000000000003



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Checking

e-Checking - 7121036649

Joint Owner(s): NONE

| Date | Transaction Detail | Amount(\$) | Balance(\$) |
|-------|---|------------|-------------|
| 02-27 | Beginning Balance | | 92,766.55 |
| 02-27 | POS Debit- Debit Card 4617 02-26-24 Coldstone #21926 Henderson NV | 7.03- | 92,759.52 |
| 02-27 | POS Debit- Debit Card 4617 Transaction 02-25-23 Walgreens Store 1360 W Henderson NV | 30.07- | 92,729.45 |
| 02-27 | POS Debit- Debit Card 4617 02-24-23 Cash App*azalea RI 8774174551 CA | 300.00 | 93,029.45 |
| 02-27 | POS Debit- Debit Card 4617 02-27-23 Doordash*red Lobst Www.Doordash. CA | 97.56- | 92,931.89 |
| 02-27 | Deposit - 02-27-23 Walgreens - 0459 Fort Lauderda FL | 5,000.00 | 97,931.89 |
| 02-28 | POS Debit- Debit Card 4617 02-28-23 Panda Express #245 Henderson NV | 17.00- | 97,914.89 |
| 02-28 | Paid To - Petal Card Inc i2cbc33061 Chk 12114039 | 78.16- | 97,836.73 |
| 02-28 | POS Debit- Debit Card 4617 02-28-23 American Air001028 Fort Worth TX | 55.00- | 97,781.73 |
| 02-28 | POS Debit- Debit Card 4617 02-28-23 Uber Help.Uber.Com TX | 22.90- | 97,758.83 |
| 02-28 | Paid To - Petal Card Inc i2cbc33061 Chk 12114039 | 80.00- | 97,678.83 |
| 02-28 | Dividend | 24.05 | 97,702.88 |
| 03-01 | POS Debit- Debit Card 4617 03-01-23 Apple.Com/Bill 866-712-7753 CA | 1988.00- | 95,714.88 |
| 03-01 | POS Debit- Debit Card 4617 03-01-23 Roku For Espn 816-2728107 DE | 9.99- | 95,704.89 |
| 03-03 | POS Debit- Debit Card 4617 03-03-23 Alluring Stays Httpswww.Free NV | 27.00- | 95,677.89 |
| 03-03 | POS Debit- Debit Card 4617 Panda Express #245 Henderson NV | 12.33- | 95,665.56 |
| 03-04 | POS Debit- Debit Card 4617 03-04-23 Ringcentral Inc. 888-898-4591 CA | 40.52- | 95,625.04 |
| 03-05 | Deposit - ACH Paid From Cash App Transfer 011321 | 1500.00 | 97,125.04 |
| 03-14 | Deposit - ACH Paid From Cash App Transfer 011421 | 500.00 | 97,625.04 |
| 03-15 | Deposit - ACH Paid From Cash App Transfer 011421 | 500.00 | 98,125.04 |
| 03-16 | Deposit - ACH Paid From Cash App Transfer 011421 | 500.00 | 98,625.04 |
| 03-17 | POS Debit- Debit Card 4617 Sq *hirstyle Bar Henderson NV | 48.91- | 98,576.13 |
| 03-19 | POS Debit- Debit Card 4617 03-19-23 Bedessee East - We Fort Lauderda FL | 75.00- | 98,501.13 |
| 03-20 | POS Debit- Debit Card 4617 03-20-23 Einstein Bros Bage Henderson NV | 30.00- | 98,471.13 |

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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e-Checking - 7121036649

(Continued from previous page)

Joint Owner(s): NONE

| Date | Transaction Detail | Amount(\$) | Balance(\$) |
|--------------|---|------------|-------------------|
| 03-21 | POS Debit- Debit Card 4617 03-21-23 Chick Fil-A #03711 Henderson NV | 23.25- | 98,447.88 |
| 03-22 | POS Debit- Debit Card 4617 03-22-23 New Balance Athlet Boston MA | 45.78- | 98,402.10 |
| 03-22 | Transfer From Shares | 600.00 | 99,002.10 |
| 03-23 | POS Debit- Debit Card 4617 03-23-23 Apple Cash 1 Infinielloop CA | 60.00- | 98,942.10 |
| 03-23 | Deposit - ACH Paid From Cash App Transfer 011421 | 500.00 | 99,442.10 |
| 03-24 | POS Debit- Debit Card 4617 Zelle*twinnines WA Visa Direct AZ | 100.00- | 99,342.10 |
| 03-24 | Deposit - ACH Paid From Cash App Transfer 011421 | 500.00 | 99,842.10 |
| 03-25 | POS Debit- Debit Card 4617 Freebnbworkshop.CO Httpswww.Free NV | 22.99- | 99,819.19 |
| 03-25 | Transfer From Shares | 6067.81 | 105,887.00 |
| 03-26 | Ending Balance | | 105,887.00 |

Average Daily Balance - Current Cycle: \$80,661.77
Your account earned \$13.91, with an annual percentage yield earned of 0.33%, for the dividend period from 02-01-2023 through 02-28-2023

Items Paid

| Date | Item | Amount(\$) | Date | Item | Amount(\$) |
|-------|------|------------|-------|------|------------|
| 02-28 | ACH | 78.16 | 02-27 | POS | 134.66 |
| 02-28 | ACH | 80.00 | 02-28 | POS | 94.90 |
| 03-05 | ACH | 1500.00 | 03-01 | POS | 1997.00 |
| 03-14 | ACH | 500.00 | 03-03 | POS | 39.33 |
| 03-15 | ACH | 500.00 | 03-04 | POS | 40.52 |
| 03-16 | ACH | 500.00 | 03-17 | POS | 48.91 |
| 03-20 | ACH | 500.00 | 03-19 | POS | 75.00 |
| 03-23 | ACH | 500.00 | 03-20 | POS | 30.00 |
| 03-24 | ACH | 500.00 | 03-21 | POS | 23.25 |
| | | | 03-22 | POS | 45.78 |
| | | | 03-23 | POS | 60.00 |
| | | | 03-24 | POS | 100.00 |
| | | | 03-25 | POS | 22.99 |

Savings

Membership Savings - 3146166784

Joint Owner(s): NONE

| Date | Transaction Detail | Amount(\$) | Balance(\$) |
|--------------|-----------------------|------------|-----------------|
| 02-27 | Beginning Balance | | 27020.03 |
| 02-28 | Dividend | 9.17 | 27029.20 |
| 03-26 | Ending Balance | | 27029.20 |

Your account earned \$9.17, with an annual percentage yield earned of 0.27%, for the dividend period from 02-01-2023 through 02-28-2023

2022 Year to Date Federal Income Tax Information

| | | | |
|--------------------|-------|-----------------------------|------|
| SAVINGS DIVIDENDS | 65.15 | | |
| CHECKING DIVIDENDS | 38.91 | FINANCE CHARGE CHECKING LOC | 0.00 |



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Statement of Account
For YOUR NAME HERE

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 1-888-842-6328, 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.