



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

Statement of Account

Statement Period
12/16/21 - 01/15/22

Access No. 15441838

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q5T4QXS8A5#000JMA00F
WAYNE S ROBINSON
370 NORTHSIDE DR NW APT 1227
ATLANTA GA 30318-7068

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
Flagship Checking					
7122486561	\$391.36 -	\$6,859.22	\$11,962.04	\$5,494.18 -	\$0.00
7133709555	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Membership Savings					
3147751204	\$5.00	\$0.00	\$5.00	\$0.00	\$0.00
3159832736	\$0.00	\$5.00	\$0.00	\$5.00	\$0.00
Totals	\$386.36 -	\$6,864.22	\$11,967.04	\$5,489.18 -	\$0.00

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

WAYNE S ROBINSON

15441838

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	
7122486561	Checking		
7133709555	Checking		
3147751204	Savings		
3159832736	Savings		
TOTAL			

405712248656171337095553147751204315983273600000000008



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Checking

Flagship Checking - 7122486561

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-16	Beginning Balance		391.36-
12-16	Adjustment - CR	100.00	291.36-
12-20	Dispute - Temp Credit Reversal	9.99-	301.35-
12-20	POS Debit- Debit Card 0257 12-19-21 McDonald's F10107 Atlanta GA	9.35-	310.70-
12-20	POS Debit- Debit Card 0257 12-17-21 Priceln*atlanta MA 800-774-2354 CT	168.96-	479.66-
12-20	Optional Overdraft Protection Fee(s)	20.00-	499.66-
12-22	Dispute - Temp Credit Reversal	281.00-	780.66-
12-22	Dispute - Temp Credit Reversal	507.00-	1,287.66-
12-27	POS Credit Adjustment 0257 Transaction 12-06-21 Sixt USA	6,759.22	5,471.56
12-27	Adjustment - DR	10,965.74-	5,494.18-
01-15	Ending Balance		5,494.18-

Average Daily Balance - Current Cycle: \$3,822.15-

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
12-20	POS	9.35	12-20	POS	168.96

Fee(s)

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

*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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Flagship Checking - 7133709555

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-21	Beginning Balance		0.00
No Transactions This Period			
01-15	Ending Balance		0.00

Average Daily Balance - Current Cycle: \$0.00

Savings

Membership Savings - 3147751204

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-16	Beginning Balance		5.00
12-21	Transfer To Shares Wayne S Robinson	5.00-	0.00
01-15	Ending Balance		0.00

Account Closed

Membership Savings - 3159832736

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-21	Beginning Balance		0.00
12-21	Transfer From Shares Wayne S Robinson	5.00	5.00
01-15	Ending Balance		5.00

2021 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	0.00		
CHECKING DIVIDENDS	0.47	FINANCE CHARGE CHECKING LOC	0.00
FED. TAX WITHHELD-CHECKING	0.11		



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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.