



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

Statement of Account

Statement Period
05/15/21 - 06/14/21

Access No. 11420132

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q1T2PQS2A6#000JMU90F
JOSHUA HAYNES
1317 S TERRACE RD # 5039B
TEMPE AZ 85281-5814

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.

We've enhanced our Optional Overdraft Protection Service (OOPS) offering to assist our members further. Starting in July the maximum number of OOPS fees charged per account per day will drop from 3 to 1 for this optional service. Please see the OOPS Disclosure (Form 657) for more information. Please visit us at www.navyfederal.org or to obtain a new copy by mail, please call 1-888-842-6328.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Campus Checking 7071323815	\$87.23	\$1,837.57	\$1,851.24	\$73.56	\$0.11
Membership Savings 3090634894	\$2,337.80	\$400.49	\$1,400.00	\$1,338.29	\$2.45
Totals	\$2,425.03	\$2,238.06	\$3,251.24	\$1,411.85	\$2.56

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

JOSHUA HAYNES

11420132

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	
7071323815	Checking		
3090634894	Savings		
TOTAL			

[illegible]



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Checking

Campus Checking - 7071323815

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		87.23
05-17	POS Debit- Debit Card 6278 05-14-21 Tvm Dorsey Apache Phoenix AZ	2.00-	85.23
05-17	POS Debit- Debit Card 6278 05-14-21 Starbucks Store 29 Tempe AZ	2.97-	82.26
05-17	POS Debit- Debit Card 6278 05-15-21 El Paisano Market Tempe AZ	8.91-	73.35
05-17	POS Debit- Debit Card 6278 05-15-21 Sun Stop Liquor Tempe AZ	22.72-	50.63
05-18	Transfer From Shares Joshua Haynes	200.00	250.63
05-19	POS Debit - Debit Card 6278 Transaction 05-18-21 Best Buy Tempe AZ	140.52-	110.11
05-20	POS Debit- Debit Card 6278 05-18-21 El Paisano Market Tempe AZ	1.99-	108.12
05-20	POS Debit- Debit Card 6278 05-18-21 Terminal Barbersho Tempe AZ	30.00-	78.12
05-24	POS Debit- Debit Card 6278 05-21-21 Tvm Dorsey Apache Phoenix AZ	2.00-	76.12
05-24	POS Debit- Debit Card 6278 05-21-21 Sun Stop Liquor Tempe AZ	43.47-	32.65
06-01	Transfer From Shares Joshua Haynes	200.00	232.65
06-01	POS Debit - Debit Card 6278 Transaction 05-28-21 Costco Whse #0436 Tempe AZ	196.66-	35.99
06-04	Transfer From Shares Joshua Haynes	1,000.00	1,035.99
06-07	Paid To - Apartments.Com haynes Chk 9100001	1,000.00-	35.99
06-10	Deposit - ACH Paid From Venmo Cashout 01Afd5	437.57	473.56
06-11	Transfer To Shares Joshua Haynes	400.00-	73.56
06-14	Ending Balance		73.56

Average Daily Balance - Current Cycle: \$169.39

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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Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-07	ACH	1,000.00	05-20	POS	30.00
05-17	POS	2.97	05-20	POS	1.99
05-17	POS	8.91	05-24	POS	43.47
05-17	POS	22.72	05-24	POS	2.00
05-17	POS	2.00	06-01	POS	196.66
05-19	POS	140.52			

Savings

Membership Savings - 3090634894

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		2,337.80
05-18	Transfer To Checking Joshua Haynes	200.00-	2,137.80
05-28	Dividend	0.49	2,138.29
06-01	Transfer To Checking Joshua Haynes	200.00-	1,938.29
06-04	Transfer To Checking Joshua Haynes	1,000.00-	938.29
06-11	Transfer From Checking Joshua Haynes	400.00	1,338.29
06-14	Ending Balance		1,338.29

Your account earned \$0.49, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2021 through 05-31-2021



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Statement of Account For JOSHUA HAYNES

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.