



Statement of Account

Statement Period
08/22/25 - 09/21/25

Access No. 18692567

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q8V9RUV7A7#000SME90F
LASONDA D CARTER
10427 BELL RINGER WAY
INDIANAPOLIS IN 46235-2107

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.

IMPORTANT CHANGE IN TERMS OF SERVICE EFFECTIVE AS OF 23 JUNE 2025

we are amending our funds availability policy concerning the deposit of checks into consumer and business accounts. The details of the change can be found here: navy.federal.org/campaigns/efmessage/change-in-terms-notice.html.

Please read this information carefully. If you have any questions, please contact Navy Federal at 888-842-6328 or send us an eMessage via online banking.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7204808948	\$385.00 -	\$910.52	\$332.06	\$193.46	\$0.00
e-Checking 7155184737	\$562.76 -	\$822.02	\$821.59	\$562.33 -	\$0.00
Membership Savings 3182708093	\$5.00	\$0.00	\$0.00	\$5.00	\$0.03
Totals	\$942.76 -	\$1,732.54	\$1,153.65	\$363.87 -	\$0.03

MINI INCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

LASONDA D CARTER

18592587

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	
7204808948	Checking		
7155184737	Checking		
3182708093	Savings		
TOTAL			

40572048089487155184737318270809300000000000000000000000000

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For LASONDA D CARTER

Checking

EveryDay Checking - 7204808948

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-22	Beginning Balance		385.00-
08-25	POS Debit- Debit Card 0989 08-22-25 Ctlp*csc Servicewo Melville Ny	3.00-	388.00-
08-25	POS Debit- Debit Card 0989 08-24-25 Dollar Tree Indianapolis IN	5.08-	393.08-
08-25	POS Debit- Debit Card 0989 08-23-25 BP#2888900Gurpam P Indianapolis IN	7.48-	400.56-
08-25	POS Debit- Debit Card 0989 08-22-25 Meijer Express 154 Indianapolis IN	11.02-	411.59-
08-25	POS Debit- Debit Card 0989 08-23-25 Vessel Of Oil Mini 888-317-9851 Ny	21.00-	432.59-
08-25	POS Debit- Debit Card 0989 08-24-25 Meijer Store #154 Indianapolis IN	22.95-	455.54-
08-25	Optional Overdraft Protection Fee(s)	20.00-	475.54-
08-27	POS Debit- Debit Card 0989 08-26-25 Speedway 43752 Noblesville IN	1.95-	477.49-
08-29	POS Debit- Debit Card 0989 08-27-25 Dsfm Indianapolis IN	64.39-	541.88-
08-29	Optional Overdraft Protection Fee(s)	20.00-	561.88-
09-15	Third Party Debit Card Transaction	80.00	481.88-
09-15	Third Party Debit Card Transaction	500.00	18.12
09-17	Check 150	135.18-	117.06-
09-17	Optional Overdraft Protection Fee(s)	20.00-	137.06-
09-19	POS Credit Adjustment 0989 Transaction 09-18-25 000000000Gdc002 San Francisco	83.45	53.61-
09-19	POS Credit Adjustment 0989 Transaction 09-19-25 000000000Gdc002 San Francisco	99.44	45.83
09-19	POS Credit Adjustment 0989 Transaction 09-19-25 000000000Gdc002 San Francisco	147.63	193.46
09-21	Ending Balance		193.46

Average Daily Balance - Current Cycle: \$395.82-

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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Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-25	POS	3.00	08-25	POS	22.95
08-25	POS	5.08	08-27	POS	1.95
08-25	POS	7.48	08-29	POS	64.39
08-25	POS	11.03	09-17	000150 - Check	135.18
08-25	POS	21.00			

Fee(s)

Total
this period

Total
year-to-date*

Total Overdraft Fee(s)

\$60.00

\$80.00

*As of the first statement period that begins in January of each year.

e-Checking - 7155184737

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-22	Beginning Balance		562.76-
09-03	POS Credit Adjustment 5254 Transaction 09-02-25 Vioc Customer Care	37.47	525.29-
09-15	Deposit 09-13-25 Everwise Credit Union Indianapolis IN	560.00	34.71
09-16	Zelle CR Elaine Jai	25.00	59.71
09-16	POS Debit- Debit Card 1554 09-15-25 McDonald's F6015 Indianapolis IN	1.62	58.09
09-16	Paid To - Acima - Ja1X Ja1X5D9C8D Chk 9100001	28.46	29.63
09-16	Check 391	100.36	70.73-
09-16	Optional Overdraft Protection Fee(s)	20.00	90.73-
09-17	POS Credit Adjustment 1554 Transaction 09-17-25 000000000Gdc0025 n Francisco	64.55	26.18-
09-17	Zelle CR Stacy Brooke	130.00	103.82
09-18	ATM Fee - Withdrawal 09-17-25 Chase Indianapolis IN	1.00	102.82
09-18	ATM Withdrawal 09-18-25 Everwise Credit Union Indianapolis IN	80.00	22.82
09-18	ATM Withdrawal 09-17-25 Chase Indianapolis IN	84.00	61.18-
09-18	POS Debit- Debit Card 1554 09-17-25 Kohl's #0107 Indianapolis IN	14.10	75.28-
09-18	POS Debit- Debit Card 1554 09-17-25 Wawa #122 Indianapolis IN	28.33	103.61-
09-18	Optional Overdraft Protection Fee(s)	20.00	123.61-
09-19	POS Debit- Debit Card 1554 09-18-25 Honeydew #430 Carmel IN	18.17	141.78-
09-19	POS Debit- Debit Card 1554 09-17-25 Wawa #122 Indianapolis IN	18.51	160.29-
09-19	POS Debit- Debit Card 1554 09-18-25 Target Fishers IN	26.66	186.95-
09-19	POS Debit- Debit Card 1554 09-17-25 Chick-Fil-A #04708 Indianapolis IN	30.50	217.45-
09-19	POS Debit- Debit Card 1554 09-18-25 Progressive Leasing 877-898-1970 UT	84.53	301.98-
09-19	POS Debit- Debit Card 1554 09-17-25 Extra Space 1393 Indianapolis IN	245.35	547.33-
09-19	Optional Overdraft Protection Fee(s)	20.00	567.33-
09-19	ATM Rebate	5.00	562.33-
09-21	Ending Balance		562.33-

Average Daily Balance - Current Cycle: \$478.52-

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-16	ACH	28.46	09-19	POS	30.50
09-16	POS	1.62	09-19	POS	84.53
09-18	POS	14.10	09-19	POS	245.35
09-18	POS	28.33	09-18	ATMO	80.00
09-19	POS	18.17	09-18	ATMO	84.00
09-19	POS	18.51	09-16	000391 - Check	100.36
09-19	POS	26.66			

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Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$60.00	\$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 - 3182708093**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-22	Beginning Balance		5.00
No Transactions This Period			
09-21	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, and 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, 1-703-206-4274.

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 may be 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 information (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.