



## Statement of Account

Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

Routing Number: 2560-7497-4

#BWNLLSV  
#000000Q8V9RUV7A7#000JML90F  
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/](http://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/emessage/change-in-terms-notice.html](http://navy.federal.org/campaigns/emessage/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
<b>Flagship Checking</b> 7155184737	\$400.44 -	\$2,456.57	\$2,620.63	\$564.50 -	\$0.00
<b>Membership Savings</b> 3182708093	\$5.04	\$0.00	\$0.04	\$5.00	\$0.03
<b>Totals</b>	<b>\$395.40 -</b>	<b>\$2,456.57</b>	<b>\$2,620.67</b>	<b>\$559.50 -</b>	<b>\$0.03</b>

**\*INCOME 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	
7155184737	Checking		
3182708093	Savings		
TOTAL			

[illegible]

Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

**Statement of Account**  
For LASONDA D CARTER

**Checking**

**Flagship Checking - 7155184737**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-22	Beginning Balance		400.44-
06-23	POS Credit Adjustment 1335 Transaction 06-21-25 000000000Gdc002 San Francisco	31.68	368.76-
06-23	POS Credit Adjustment 1335 Transaction 06-22-25 000000000Gdc002 San Francisco	40.55	328.21-
06-23	POS Credit Adjustment 1335 Transaction 06-20-25 000000000Gdc002 San Francisco	40.11	285.10-
06-23	POS Credit Adjustment 1335 Transaction 06-22-25 000000000Gdc002 San Francisco	56.38	228.72-
06-23	POS Credit Adjustment 1335 Transaction 06-21-25 000000000Gdc002 San Francisco	126.70	102.02-
06-23	POS Debit- Debit Card 1335 06-20-25 Yourscoreandmore.C 877-6188113 CA	0.50-	102.52-
06-23	POS Debit- Debit Card 1335 06-19-25 Crew Car Wash - 35 Carmel IN	2.00-	104.52-
06-23	POS Debit- Debit Card 1335 06-22-25 Crossroads Airserv Indianapolis IN	2.00-	106.52-
06-23	POS Debit- Debit Card 1335 06-21-25 Dollar Tree Indianapolis IN	2.50-	109.02-
06-23	POS Debit- Debit Card 1335 06-21-25 Meijer Express 230 Noblesville IN	2.59-	111.61-
06-23	POS Debit- Debit Card 1335 06-21-25 Dollar Tree Indianapolis IN	2.68-	114.29-
06-23	POS Debit- Debit Card 1335 06-20-25 Dollartree Indianapolis IN	4.01-	118.30-
06-23	POS Debit - Debit Card 1335 Transaction 06-21-25 Aldi 44088 Indianapolis IN	8.28-	126.58-
06-23	POS Debit- Debit Card 1335 06-22-25 Yourscoreandmore.C 877-6188113 CA	9.94-	136.52-
06-23	POS Debit- Debit Card 1335 06-21-25 Lowes #01525* Carmel IN	10.68-	147.20-
06-23	POS Debit- Debit Card 1335 06-20-25 Dollar-General #29 Greentree IN	10.90-	158.10-
06-23	POS Debit- Debit Card 1335 06-21-25 Taco Bell 038784 Indianapolis IN	11.31-	169.41-
06-23	POS Debit- Debit Card 1335 06-21-25 Meijer Store #230 Noblesville IN	12.84-	182.25-
06-23	POS Debit- Debit Card 1335 06-20-25 Cash App*apple 77-8754347 CA	20.00-	202.25-
06-23	POS Debit- Debit Card 1335 06-22-25 Myscoreiq.Com 77-8754347 CA	34.99-	237.24-

**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

Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

**Statement of Account**  
For LASONDA D CARTER

**Flagship Checking - 7155184737**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-23	POS Debit- Debit Card 1335 06-21-25 Meijer Express 230 Noblesville IN	36.98-	274.22-
06-23	POS Debit- Debit Card 1335 06-19-25 Christian Brothers Zionsville IN	52.08-	326.30-
06-23	POS Debit- Debit Card 1335 06-21-25 Petsmart # 0510 Castleton IN	52.46-	378.76-
06-23	POS Debit- Debit Card 1335 06-22-25 Sq *hilav Indianapolis IN	53.27-	432.03-
06-23	Optional Overdraft Protection Fee(s)	20.00-	452.03-
06-24	POS Credit Adjustment 1335 Transaction 06-24-25 000000000Gdc002 San Francisco	99.93	353.10-
06-24	POS Credit Adjustment 1335 Transaction 06-24-25 000000000Gdc002 San Francisco	20.66	151.44-
06-24	POS Debit- Debit Card 1335 06-22-25 Shell Oil 57446126 Indianapolis IN	5.01-	156.45-
06-24	POS Debit- Debit Card 1335 06-23-25 BP#2888900Gurpam P Indianapolis IN	42.47-	198.92-
06-24	Check 401	177.86-	376.78-
06-24	Optional Overdraft Protection Fee(s)	20.00-	396.78-
06-25	POS Debit- Debit Card 1335 06-24-25 Speedway 43887 Greenfield IN	3.58	400.36-
06-25	POS Debit- Debit Card 1335 06-24-25 Kroger #332 Zionsville IN	6.85	407.21-
06-25	POS Debit- Debit Card 1335 06-23-25 Chick-Fil-A #04978 Carmel IN	22.00	429.21-
06-25	POS Debit- Debit Card 1335 06-24-25 Speedway 43887 Greenfield IN	34.47	463.68-
06-25	POS Debit- Debit Card 1335 06-23-25 Acima Digital LLC 800-7421789 UT	35.38	499.06-
06-25	POS Debit- Debit Card 1335 06-24-25 Adora Nail 317-9734100 IN	119.00-	618.06-
06-25	Optional Overdraft Protection Fee(s)	20.00-	638.06-
06-26	Transfer From Shares	0.04	638.02-
06-26	POS Credit Adjustment 1335 Transaction 06-26-25 Cash App*anastle Oakland CA	49.12	588.90-
06-26	POS Credit Adjustment 1335 Transaction 06-26-25 000000000Gdc002 San Francisco	143.58	445.32-
06-26	POS Debit- Debit Card 1335 06-24-25 Cvsextracare 80074877-746-7287 RI	5.00-	450.32-
06-26	POS Debit- Debit Card 1335 06-24-25 Chick-Fil-A #C 99 Greenfield IN	5.50-	455.82-
06-26	POS Debit- Debit Card 1335 06-24-25 Ross Store #214C Whitestown IN	16.04-	471.86-
06-27	POS Credit Adjustment 1335 Transaction 06-27-25 000000000Gdc002 San Francisco	80.65	391.21-
06-27	POS Debit- Debit Card 1335 06-26-25 Dollar Tree Indianapolis IN	5.35-	396.56-
06-30	POS Credit Adjustment 1335 Transaction 06-29-25 000000000Gdc002 San Francisco	52.74	343.82-
06-30	POS Credit Adjustment 1335 Transaction 06-30-25 000000000Gdc002 San Francisco	54.51	289.31-
06-30	POS Credit Adjustment 1335 Transaction 06-28-25 000000000Gdc002 San Francisco	72.57	216.74-
06-30	POS Credit Adjustment 1335 Transaction 06-28-25 Zelle*monica D Ch Visa Direct AZ	85.00	131.74-
06-30	POS Credit Adjustment 1335 Transaction 06-30-25 000000000Gdc002 San Francisco	108.34	23.40-
06-30	POS Debit- Debit Card 1335 06-27-25 Www.Smartcredit.CO 877-372-3895 CA	1.99-	25.39-
06-30	POS Debit- Debit Card 1335 06-28-25 Beauty 4 U Indianapolis IN	4.79-	30.18-
06-30	POS Debit- Debit Card 1335 06-28-25 Chick-Fil-A #01438 Noblesville IN	6.42-	36.60-
06-30	POS Debit- Debit Card 1335 06-26-25 Burlington Stores Noblesville IN	7.48-	44.08-
06-30	POS Debit- Debit Card 1335 06-29-25 Yourscoreandmore.C 877-6188113 CA	9.94-	54.02-
06-30	POS Debit- Debit Card 1335 06-27-25 Chick-Fil-A #01487 Indianapolis IN	11.22-	65.24-
06-30	POS Debit- Debit Card 1335 06-29-25 Dollar Tree Westfield IN	22.20-	87.44-
06-30	POS Debit- Debit Card 1335 06-27-25 Shell Oil 57446126 Indianapolis IN	30.08-	117.52-
06-30	POS Debit- Debit Card 1335 06-27-25 BP#2888900Gurpam P Indianapolis IN	30.93-	148.45-
06-30	POS Debit- Debit Card 1335 06-29-25 Speedway 43709 Indianapolis IN	34.18-	182.63-

Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

**Statement of Account**  
For LASONDA D CARTER

**Flagship Checking - 7155184737**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-30	POS Debit - Debit Card 1335 Transaction 06-28-25 Petsmart # 0510 Castleton IN	43.66-	226.29-
06-30	POS Debit- Debit Card 1335 06-28-25 Meijer Store #230 Noblesville IN	65.26-	291.55-
06-30	POS Debit- Debit Card 1335 06-27-25 Petsuites Fishers Fishers IN	79.00-	370.55-
06-30	Check 416	45.49-	416.04-
06-30	Optional Overdraft Protection Fee(s)	20.00-	436.04-
07-01	POS Debit- Debit Card 1335 06-30-25 Crossroads Airserv Indianapolis IN	2.00-	438.04-
07-01	POS Debit- Debit Card 1335 06-30-25 BP#2888900Gurpam P Indianapolis IN	3.62-	441.66-
07-01	POS Debit- Debit Card 1335 06-30-25 BP#2888900Gurpam P Indianapolis IN	1.50-	456.16-
07-01	POS Debit- Debit Card 1335 06-30-25 Sxm*siriusxm.Com/A 888-635-5144 Ny	32.00-	488.23-
07-01	Optional Overdraft Protection Fee(s)	20.00-	508.23-
07-02	POS Credit Adjustment 1335 Transaction 07-02-25 Zelle*oluseyi Aje Visa Direct IN	40.00	468.23-
07-02	POS Credit Adjustment 1335 Transaction 07-02-25 000000000Gdc002 San Francisco	93.59	374.64-
07-02	POS Credit Adjustment 1335 Transaction 07-02-25 000000000Gdc002 San Francisco	167.77	206.87-
07-02	POS Debit- Debit Card 1335 06-30-25 Shell Oil 57446126 Indianapolis IN	6.08	212.95-
07-02	POS Debit- Debit Card 1335 06-30-25 Acima Digital LLC 800-7421789 UT	35.38	248.33-
07-02	POS Debit- Debit Card 1335 06-30-25 Ross Store #2479 Noblesville IN	79.14	327.47-
07-02	Check 409	79.61	407.08-
07-02	Check 419	47.11	454.19-
07-02	Optional Overdraft Protection Fee(s)	20.00-	474.19-
07-03	POS Credit Adjustment 1335 Transaction 07-03-25 000000000Gdc002 San Francisco	53.03	421.16-
07-03	POS Debit- Debit Card 1335 07-02-25 Dollartree Indianapolis IN	10.70	431.86-
07-03	POS Debit- Debit Card 1335 07-03-25 Cash App*apostle C Oakland CA	11.00	442.86-
07-03	POS Debit- Debit Card 1335 07-02-25 Cash App*apostle C Oakland CA	40.00	482.86-
07-03	POS Debit- Debit Card 1335 07-02-25 BP#8599177Getgo #7 Indianapolis IN	51.01	533.87-
07-03	Optional Overdraft Protection Fee(s)	20.00-	553.87-
07-07	POS Credit Adjustment 1335 Transaction 07-07-25 000000000Gdc002 San Francisco	96.51	457.36-
07-07	POS Credit Adjustment 1335 Transaction 07-07-25 000000000Gdc002 San Francisco	118.86	338.50-
07-07	POS Credit Adjustment 1335 Transaction 07-04-25 000000000Gdc002 San Francisco	184.28	154.22-
07-07	POS Debit- Debit Card 1335 07-03-25 Crew Car Wash - 59 McCordsville IN	2.00-	156.22-
07-07	POS Debit- Debit Card 1335 07-03-25 Dollartree Indianapolis IN	4.31-	160.53-
07-07	POS Debit- Debit Card 1335 07-02-25 Chick-Fil-A #05437 Anderson IN	8.83-	169.36-
07-07	POS Debit- Debit Card 1335 07-06-25 Yourscoreandmore.C 877-6188113 CA	9.94-	179.30-
07-07	POS Debit- Debit Card 1335 07-05-25 Cash App*apostle C Oakland CA	20.00-	199.30-
07-07	POS Debit- Debit Card 1335 07-05-25 Lowes #00145* Indianapolis IN	21.36-	220.66-
07-07	POS Debit- Debit Card 1335 07-05-25 Www.Smartcredit.CO 877-372-3895 CA	24.99-	245.65-
07-07	POS Debit- Debit Card 1335 07-03-25 BP#8599177Getgo #7 Indianapolis IN	30.72-	276.37-
07-07	POS Debit- Debit Card 1335 07-04-25 Tst*king Ribs Bar- Indianapolis IN	32.46-	308.83-
07-07	POS Debit- Debit Card 1335 07-05-25 Speedway 06670 Ind Indianapolis IN	43.74-	352.57-
07-07	Check 421	111.95-	464.52-
07-07	Optional Overdraft Protection Fee(s)	20.00-	484.52-
07-08	POS Debit- Debit Card 1335 07-07-25 Apple.Com/Bill 866-712-7753 CA	2.99-	487.51-
07-08	POS Debit- Debit Card 1335 07-07-25 Speedway 43762 Indianapolis IN	4.83-	492.34-
07-08	POS Debit- Debit Card 1335 07-07-25 Dollar Tree Noblesville IN	5.35-	497.69-
07-08	POS Debit- Debit Card 1335 07-07-25 Apple.Com/Bill 866-712-7753 CA	10.99-	508.68-

Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

**Statement of Account**  
For LASONDA D CARTER

**Flagship Checking - 7155184737**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-08	POS Debit- Debit Card 1335 07-07-25 Speedway 06670 Ind Indianapolis IN	21.52-	530.20-
07-08	POS Debit- Debit Card 1335 07-07-25 Acima Digital Acima.Com TX	35.38-	565.58-
07-08	POS Debit- Debit Card 1335 07-07-25 Cash App*apostle C Oakland CA	50.00-	615.58-
07-09	POS Credit Adjustment 1335 Transaction 07-09-25 000000000Gdc002 San Francisco	6.01	609.57-
07-09	POS Credit Adjustment 1335 Transaction 07-09-25 000000000Gdc002 San Francisco	214.02	395.55-
07-09	POS Debit- Debit Card 1335 07-07-25 Crew Carwash - Exi 866-632-5627 IN	34.09	430.54-
07-09	POS Debit- Debit Card 1335 07-07-25 Crew Carwash - Exi 866-632-5627 IN	34.09	470.53-
07-09	Optional Overdraft Protection Fee(s)	20.00-	490.53-
07-10	POS Credit Adjustment 1335 Transaction 07-10-25 000000000Gdc002 San Francisco	236.94	253.59-
07-10	POS Debit- Debit Card 1335 07-09-25 Meijer Express 296 McCordsville IN	4.37-	257.96-
07-10	POS Debit- Debit Card 1335 07-09-25 McDonald's F6015 Indianapolis IN	5.45	263.41-
07-10	POS Debit- Debit Card 1335 07-09-25 BP#2888900Gurpam P Indianapolis IN	8.99	272.40-
07-10	POS Debit- Debit Card 1335 07-09-25 Meijer Express 296 McCordsville IN	29.03	301.43-
07-10	Check 430	92.21	393.64-
07-10	Optional Overdraft Protection Fee(s)	20.00-	413.64-
07-11	POS Debit- Debit Card 1335 07-10-25 Market District #6 Westfield IN	2.29	415.93-
07-11	POS Debit- Debit Card 1335 07-10-25 Speedway 06670 Ind Indianapolis IN	27.44	443.37-
07-11	POS Debit- Debit Card 1335 07-10-25 Market District #6 Westfield IN	32.94	476.31-
07-11	Optional Overdraft Protection Fee(s)	20.00-	496.31-
07-14	POS Debit- Debit Card 1335 07-11-25 Apple.Com/Bill 866-712-7733 CA	3.20-	499.51-
07-14	POS Debit- Debit Card 1335 07-11-25 Ipostal*renewal Ipostal.Com Ny	44.99	544.50-
07-14	Optional Overdraft Protection Fee(s)	20.00-	564.50-
07-21	<b>Ending Balance</b>		<b>564.50-</b>

Average Daily Balance - Current Cycle: \$506.39-

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-23	POS	0.50	06-27	POS	5.35
06-23	POS	2.00	06-30	POS	1.99
06-23	POS	2.00	06-30	POS	4.79
06-23	POS	2.50	06-30	POS	6.42
06-23	POS	2.59	06-30	POS	7.48
06-23	POS	2.68	06-30	POS	9.94
06-23	POS	4.01	06-30	POS	11.22
06-23	POS	8.28	06-30	POS	22.20
06-23	POS	9.94	06-30	POS	30.08
06-23	POS	10.68	06-30	POS	30.93
06-23	POS	10.90	06-30	POS	34.18
06-23	POS	11.31	06-30	POS	43.66
06-23	POS	12.84	06-30	POS	65.26
06-23	POS	20.00	06-30	POS	79.00
06-23	POS	34.99	07-01	POS	2.00
06-23	POS	36.98	07-01	POS	3.62
06-23	POS	52.08	07-01	POS	14.50
06-23	POS	52.46	07-01	POS	32.07
06-23	POS	53.27	07-02	POS	6.08
06-24	POS	5.01	07-02	POS	35.38
06-24	POS	42.47	07-02	POS	79.14
06-25	POS	3.58	07-03	POS	10.70
06-25	POS	6.85	07-03	POS	11.00
06-25	POS	22.00	07-03	POS	40.00
06-25	POS	34.47	07-03	POS	51.01
06-25	POS	35.38	07-07	POS	2.00
06-25	POS	119.00	07-07	POS	4.31
06-26	POS	5.00	07-07	POS	8.83
06-26	POS	5.50	07-07	POS	9.94
06-26	POS	16.04	07-07	POS	20.00



Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

**Statement of Account**  
For LASONDA D CARTER

**Items Paid**

(Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
07-07	POS	21.36	07-10	POS	5.45
07-07	POS	24.99	07-10	POS	8.99
07-07	POS	30.72	07-10	POS	29.03
07-07	POS	32.46	07-11	POS	2.29
07-07	POS	43.74	07-11	POS	27.44
07-08	POS	2.99	07-11	POS	32.94
07-08	POS	4.83	07-14	POS	3.20
07-08	POS	5.35	07-14	POS	44.99
07-08	POS	10.99	06-24	000401 - Check	177.86
07-08	POS	21.52	07-02	000409 - Check	79.61
07-08	POS	35.38	06-30	000416 - Check	45.49
07-08	POS	50.00	07-02	000419 - Check	47.11
07-09	POS	34.99	07-07	000421 - Check	111.95
07-09	POS	39.99	07-10	000430 - Check	92.21
07-10	POS	4.37			

Fee(s)	Total this period	Total year-to-date*
Total Overdraft Fee(s)	\$240.00	\$800.00
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(\$)
06-22	Beginning Balance		5.04
06-26	Transfer To Checking	0.04	5.00
07-21	Ending Balance		5.00



Statement Period  
06/22/25 - 07/21/25

Access No. 18692567

## Statement of Account For LASONDA D CARTER

### 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.

SENT VIA PATHWAY CATALYST