



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

### Statement of Account

Statement Period  
06/25/17 - 07/24/17

Access No. 7369783

#BWNLLSV  
#000000P7S6YWX3A3#000JML90F  
MILES B SHIPMAN  
2210 MERION DR APT 103  
MELBOURNE FL 32935-5629

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

**Go Green by turning off your paper statements!**  
**Suppress, View and Request statements via**  
**Navy Federal Online Account Access**

**Starting 28 August 2017**, we will be introducing an additional rate tier to our Jumbo Money Market Savings Accounts for balances of \$250,000 or greater. Please check the rate sheet at **[navyfederal.org](http://navyfederal.org)** for details.

Federally insured by NCUA.

## Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
<b>EveryDay Checking</b> 7032032240	\$516.22	\$7,232.25	\$6,644.83	\$1,103.64	\$0.53
<b>Membership Savings</b> 3041937255	\$32,683.38	\$852.70	\$3,566.18	\$29,969.90	\$19.30
<b>Totals</b>	<b>\$33,199.60</b>	<b>\$8,084.95</b>	<b>\$10,211.01</b>	<b>\$31,073.54</b>	<b>\$19.83</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT.

MILES B SHIPMAN

7369783

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	
7032032240	Checking		
3041937255	Savings		
TOTAL			

40570320322403041937255000



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**Statement of Account**  
For MILES B SHIPMAN

## Checking

### EveryDay Checking - 7032032240

Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-25	Beginning Balance		516.22
06-26	POS Debit Visa Check Card 5588 06-23-17 Ave C Mkt 88897900 Troy MI	1.72-	514.50
06-26	POS Debit Visa Check Card 5588 06-23-17 Ave C Mkt 88897900 Troy MI	2.86-	511.64
06-26	POS Debit Visa Check Card 5588 06-22-17 N Grumm Cafe 1824 Melbourne FL	7.04-	504.60
06-26	POS Debit - VCC 5588 Transaction 06-23-17 Wal-Mart Super Center Melbourne FL	10.53-	494.07
06-26	POS Debit Transaction 06-24-17 Publix Melborne FL	12.62-	481.45
06-26	POS Debit - VCC 5588 Transaction 06-24-17 Wal-Mart Super Center Melbourne FL	17.64-	463.81
06-27	POS Debit Visa Check Card 5588 06-26-17 Ave C Mkt 88897900 Troy MI	2.86-	460.95
06-28	POS Debit Visa Check Card 5588 06-27-17 Ave C Mkt 88897900 Troy MI	1.72-	459.23
06-28	POS Debit Visa Check Card 5588 06-27-17 Ave C Mkt 88897900 Troy MI	2.86-	456.37
06-28	Paid To - Fpl Direct Debit Elec Pymt Chk 11100001	83.08-	373.29
06-29	Deposit - ACH Paid From Northrop Grumman Dir Dep 01Afd4	2,013.23	2,386.52
06-29	POS Debit Visa Check Card 5588 06-28-17 Ave C Mkt 88897900 Troy MI	1.72-	2,384.80
06-30	eDeposit-Scan/Mobile 000000048746366	205.72	2,590.52
06-30	POS Debit Visa Check Card 5588 06-29-17 Ave C Mkt 88897900 Troy MI	2.86-	2,587.66
06-30	POS Debit Visa Check Card 5588 06-29-17 Ave C Mkt 88897900 Troy MI	2.86-	2,584.80
06-30	POS Debit Visa Check Card 5588 06-28-17 N Grumm Cafe 1824 Melbourne FL	7.04-	2,577.76
06-30	POS Debit Visa Check Card 5588 06-29-17 Wawa 5190 Palm Shores FL	9.61-	2,568.15
06-30	POS Debit Visa Check Card 5588 06-29-17 Spotify USA 646-8375380 Ny	14.99-	2,553.16
06-30	Transfer To Shares	225.00-	2,328.16
06-30	Transfer To Credit Card	1,536.10-	792.06
06-30	Dividend	0.06	792.12
07-03	POS Debit Visa Check Card 5588 07-01-17 Wawa 5190 Palm Shores FL	8.23-	783.89
07-03	POS Debit Visa Check Card 5588 06-30-17 Chipotle 1839 Melbourne FL	8.89-	775.00
07-03	POS Debit Visa Check Card 5588 07-01-17 Wawa 5190 Palm Shores FL	22.64-	752.36
07-05	POS Debit Visa Check Card 5588 07-03-17 Ave C Mkt 88897900 Troy MI	1.72-	750.64

### 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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**Statement of Account**  
For MILES B SHIPMAN

**EveryDay Checking - 7032032240**

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Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-05	POS Debit Visa Check Card 5588 07-03-17 Ave C Mkt 88897900 Troy MI	1.72-	748.92
07-05	POS Debit Visa Check Card 5588 07-03-17 Ave C Mkt 88897900 Troy MI	2.86-	746.06
07-06	POS Debit Visa Check Card 5588 07-05-17 Ave C Mkt 88897900 Troy MI	1.72-	744.34
07-06	POS Debit Visa Check Card 5588 07-05-17 Ave C Mkt 88897900 Troy MI	1.72-	742.62
07-07	POS Debit Visa Check Card 5588 07-06-17 Ave C Mkt 88897900 Troy MI	2.86-	739.76
07-07	POS Debit Visa Check Card 5588 07-06-17 Ave C Mkt 88897900 Troy MI	3.10-	736.66
07-10	Transfer From Shares	3,000.00	3,736.66
07-10	POS Debit Visa Check Card 5588 07-07-17 Ave C Mkt 88897900 Troy MI	2.99-	3,733.67
07-10	POS Debit - VCC 5588 Transaction 07-07-17 Wal-Mart Super Center Melbourne FL	4.25-	3,729.42
07-10	POS Debit Visa Check Card 5588 07-07-17 Ave C Mkt 88897900 Troy MI	5.17-	3,724.25
07-10	POS Debit Visa Check Card 5588 07-07-17 McDonald's F18993 W Melbourne FL	6.74-	3,717.51
07-10	POS Debit - VCC 5588 Transaction 07-08-17 Wal-Mart Super Center Melbourne FL	36.02-	3,681.49
07-10	Paid To - Edward Jones Investment Chk 7100015	50.00-	3,631.49
07-11	POS Debit Visa Check Card 5588 07-10-17 Ave C Mkt 88897900 Troy MI	1.72-	3,629.77
07-11	POS Debit Visa Check Card 5588 07-10-17 Ave C Mkt 88897900 Troy MI	1.72-	3,628.05
07-11	POS Debit Visa Check Card 5588 07-10-17 Chipotle 1839 Melbourne FL	8.03-	3,620.02
07-11	Check 301	3,000.00-	620.02
07-12	POS Debit Visa Check Card 5588 07-11-17 Ave C Mkt 88897900 Troy MI	1.72-	618.30
07-12	POS Debit Visa Check Card 5588 07-11-17 Ave C Mkt 88897900 Troy MI	2.86-	615.44
07-12	POS Debit - VCC 5588 Transaction 07-11-17 Wal-Mart Super Center Melbourne FL	25.94-	589.50
07-13	Deposit - ACH Paid From Northrop Grumman Dir Dep 01Afd4	2,013.24	2,602.74
07-13	POS Debit Visa Check Card 5588 07-12-17 Ave C Mkt 88897900 Troy MI	1.72-	2,601.02
07-14	POS Debit Visa Check Card 5588 07-13-17 Ave C Mkt 88897900 Troy MI	1.72-	2,599.30
07-14	POS Debit Visa Check Card 5588 07-12-17 N Grumm Cafe 1824 Melbourne FL	5.54-	2,593.76
07-14	Transfer To Shares	225.00-	2,368.76
07-14	Paid To - Wells Fargo Efs Efsymt Chk 9100001	184.96-	2,183.80
07-17	POS Debit Visa Check Card 5588 07-13-17 N Grumm Cafe 1824 Melbourne FL	7.36-	2,176.44
07-17	POS Debit Visa Check Card 5588 07-14-17 Wawa 5192 West Melbourn FL	8.32-	2,168.12
07-17	POS Debit Visa Check Card 5588 07-15-17 Pizza Hut 26556 Melbourne FL	17.63-	2,150.49
07-17	POS Debit Visa Check Card 5588 07-14-17 Thai Thai Restaura Melbourne FL	27.43-	2,123.06
07-17	POS Debit - VCC 5588 Transaction 07-14-17 Gamestop #4255 1700 W Melbourne FL	42.79-	2,080.27
07-17	POS Debit - VCC 5588 Transaction 07-14-17 Wal-Mart Super Center Melbourne FL	121.37-	1,958.90
07-17	Check 302	390.00-	1,568.90
07-18	POS Debit Visa Check Card 5588 07-17-17 Netflix.Com Netflix.Com CA	11.99-	1,556.91
07-18	POS Debit Visa Check Card 5588 07-17-17 Floridacitygc Gas 866-383-1846 GA	29.57-	1,527.34
07-18	Transfer To Shares	246.05-	1,281.29
07-18	Paid To - Protective Life Ins. Prem. Chk 4100012	24.10-	1,257.19
07-19	POS Debit Visa Check Card 5588 07-18-17 Ave C Mkt 88897900 Troy MI	1.72-	1,255.47
07-19	POS Debit Visa Check Card 5588 07-17-17 Ave C Mkt 88897900 Troy MI	1.72-	1,253.75
07-19	POS Debit Visa Check Card 5588 07-18-17 Ave C Mkt 88897900 Troy MI	2.86-	1,250.89
07-19	POS Debit Visa Check Card 5588 07-18-17 Bright House Netwo 317-972-9700 FL	64.99-	1,185.90
07-20	POS Debit Visa Check Card 5588 07-19-17 Ave C Mkt 88897900 Troy MI	1.72-	1,184.18
07-20	POS Debit Visa Check Card 5588 07-19-17 Ave C Mkt 88897900 Troy MI	3.44-	1,180.74
07-20	POS Debit Visa Check Card 5588 07-19-17 Wawa 5190 Palm Shores FL	8.64-	1,172.10
07-20	POS Debit Visa Check Card 5588 07-19-17 Wawa 5190 Palm Shores FL	23.85-	1,148.25
07-21	POS Debit Visa Check Card 5588 07-20-17 Ave C Mkt 88897900 Troy MI	1.72-	1,146.53



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**Statement of Account**  
For MILES B SHIPMAN

**EveryDay Checking - 7032032240**

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Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-21	POS Debit Visa Check Card 5588 07-20-17 Ave C Mkt 88897900 Troy MI	2.99-	1,143.54
07-24	POS Debit Visa Check Card 5588 07-21-17 Ave C Mkt 88897900 Troy MI	1.72-	1,141.82
07-24	POS Debit Visa Check Card 5588 07-21-17 Ave C Mkt 88897900 Troy MI	4.03-	1,137.79
07-24	POS Debit Visa Check Card 5588 07-22-17 BP#8239113Circle K Melbourne FL	6.42-	1,131.37
07-24	POS Debit - VCC 5588 Transaction 07-23-17 Wal-Mart Super Center Melbourne FL	6.78-	1,124.59
07-24	POS Debit Visa Check Card 5588 07-23-17 Firehouse Subs #37 Melbourne FL	10.36-	1,114.23
07-24	POS Debit Visa Check Card 5588 07-21-17 Wawa 5190 Palm Shores FL	10.59-	1,103.64
<b>07-24</b>	<b>Ending Balance</b>		<b>1,103.64</b>

Average Daily Balance - Current Cycle: \$1,182.22

Your account earned \$0.06, with an annual percentage yield earned of 0.05%, for the dividend period from 06-01-2017 through 06-30-2017

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-28	ACH	83.08	07-11	POS	1.72
07-10	ACH	50.00	07-11	POS	1.72
07-14	ACH	184.96	07-12	POS	25.94
07-18	ACH	24.10	07-12	POS	1.72
06-26	POS	12.62	07-12	POS	2.86
06-26	POS	17.64	07-13	POS	1.72
06-26	POS	1.72	07-14	POS	1.72
06-26	POS	2.86	07-14	POS	5.54
06-26	POS	7.04	07-17	POS	8.32
06-26	POS	10.53	07-17	POS	17.63
06-27	POS	2.86	07-17	POS	27.43
06-28	POS	1.72	07-17	POS	42.79
06-28	POS	2.86	07-17	POS	121.37
06-29	POS	1.72	07-17	POS	7.36
06-30	POS	9.61	07-18	POS	29.57
06-30	POS	14.99	07-18	POS	11.99
06-30	POS	2.86	07-19	POS	1.72
06-30	POS	2.86	07-19	POS	1.72
06-30	POS	7.04	07-19	POS	2.86
07-03	POS	8.23	07-19	POS	64.99
07-03	POS	8.89	07-20	POS	1.72
07-03	POS	22.64	07-20	POS	3.44
07-05	POS	1.72	07-20	POS	8.64
07-05	POS	1.72	07-20	POS	23.85
07-05	POS	2.86	07-21	POS	1.72
07-06	POS	1.72	07-21	POS	2.99
07-06	POS	1.72	07-24	POS	1.72
07-07	POS	3.10	07-24	POS	4.03
07-07	POS	2.86	07-24	POS	6.42
07-10	POS	6.74	07-24	POS	6.78
07-10	POS	36.02	07-24	POS	10.36
07-10	POS	2.99	07-24	POS	10.59
07-10	POS	4.25	07-11	000301 - Check	3,000.00
07-11	POS	8.03	07-17	000302 - Check	390.00

**Savings**

**Membership Savings - 3041937255**

Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-25	Beginning Balance		32,683.38
06-30	Transfer From Chk/MMSA	225.00	32,908.38
06-30	Dividend	6.65	32,915.03
07-10	Adjustment - CR	150.00	33,065.03
07-10	Transfer To Credit Card	566.18-	32,498.85
07-10	Transfer To Checking	3,000.00-	29,498.85
07-14	Transfer From Chk/MMSA	225.00	29,723.85
07-18	Transfer From Checking	246.05	29,969.90
<b>07-24</b>	<b>Ending Balance</b>		<b>29,969.90</b>



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**Statement of Account**  
For MILES B SHIPMAN

Statement Period  
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*Your account earned \$6.65, with an annual percentage yield earned of 0.25%, for the dividend period from 06-01-2017 through 06-30-2017*

**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**

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.

**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.