



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

Statement of Account

Statement Period
05/25/17 - 06/24/17

Access No. 7369783

#BWNLLSV
#000000P7S6YWX3A3#000JMU90F
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/
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

STAY CURRENT!

It's fast and easy to keep your account up to date. You can verify or update your address and personal info by using our mobile app.*

> Sign in to your account > Tap “View Profile” > Update your profile information

Federally 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
EveryDay Checking 7032032240	\$1,513.00	\$5,976.53	\$6,973.31	\$516.22	\$0.47
Membership Savings 3041937255	\$32,861.34	\$2,628.38	\$2,806.34	\$32,683.38	\$12.65
Totals	\$34,374.34	\$8,604.91	\$9,779.65	\$33,199.60	\$13.12

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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For MILES B SHIPMAN

Checking

EveryDay Checking - 7032032240

Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-25	Beginning Balance		1,513.00
05-25	POS Debit Visa Check Card 5588 05-23-17 N Grumm Cafe 1824 Melbourne FL	1.70-	1,511.30
05-25	POS Debit Visa Check Card 5588 05-24-17 Ave C Mkt 88897900 Troy MI	1.72-	1,509.58
05-25	POS Debit Visa Check Card 5588 05-23-17 N Grumm Cafe 1824 Melbourne FL	8.11-	1,501.47
05-25	Paid To - Dominion VA Powe Online Pmt Chk 12114128	9.03-	1,492.44
05-26	POS Debit Visa Check Card 5588 05-24-17 N Grumm Cafe 1824 Melbourne FL	1.70-	1,490.74
05-26	POS Debit Visa Check Card 5588 05-24-17 N Grumm Cafe 1824 Melbourne FL	7.04-	1,483.70
05-30	POS Debit Visa Check Card 5588 05-26-17 Coca-Cola Store - Lake Buena VI FL	3.00-	1,480.70
05-30	POS Debit Visa Check Card 5588 05-28-17 Wawa 5190 Palm Shores FL	4.69-	1,476.01
05-30	POS Debit Visa Check Card 5588 05-27-17 Sprinkles 020 Lake Buena VI FL	5.27-	1,470.74
05-30	POS Debit Visa Check Card 5588 05-27-17 Wawa 5190 Palm Shores FL	5.65-	1,465.09
05-30	POS Debit Visa Check Card 5588 05-26-17 N Grumm Cafe 1824 Melbourne FL	5.65-	1,459.44
05-30	POS Debit Visa Check Card 5588 05-25-17 N Grumm Cafe 1824 Melbourne FL	8.00-	1,451.44
05-30	POS Debit Visa Check Card 5588 05-25-17 N Grumm Cafe 1824 Melbourne FL	8.63-	1,442.81
05-30	POS Debit Visa Check Card 5588 05-28-17 City Of ST Augusti ST Augustine FL	12.00-	1,430.81
05-30	POS Debit Visa Check Card 5588 05-29-17 Ady*spotify P0283A Https://Www.S Ny	14.99-	1,415.82
05-30	POS Debit Visa Check Card 5588 05-25-17 Thai Thai Restaura Melbourne FL	22.42-	1,393.40
05-30	POS Debit Visa Check Card 5588 05-27-17 Racetrac 2431 0002 Melbourne FL	25.63-	1,367.77
05-30	POS Debit Visa Check Card 5588 05-26-17 Raglan Road Lake Buena VI FL	74.00-	1,293.77
05-30	Transfer To Credit Card	300.00-	993.77
05-31	POS Debit Visa Check Card 5588 05-30-17 BP#8239113Circle K Melbourne FL	6.20-	987.57
05-31	Dividend	0.06	987.63
06-01	Deposit - ACH Paid From Northrop Grumman Dir Dep 01Afd4	2,013.23	3,000.86
06-01	POS Debit Visa Check Card 5588 05-31-17 Ave C Mkt 88897900 Troy MI	1.72-	2,999.14
06-01	POS Debit Visa Check Card 5588 05-30-17 N Grumm Cafe 1824 Melbourne FL	2.66-	2,996.48
06-01	POS Debit - VCC 5588 Transaction 05-31-17 Wal-Mart Super Center Melbourne FL	9.96-	2,986.52

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

(Continued from previous page)

Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-01	POS Debit Visa Check Card 5588 05-30-17 N Grumm Cafe 1824 Melbourne FL	11.87-	2,974.65
06-01	Paid To - Fpl Direct Debit Elec Pymt Chk 11100001	63.62-	2,911.03
06-02	POS Debit Visa Check Card 5588 06-01-17 Ave C Mkt 88897900 Troy MI	1.72-	2,909.31
06-02	POS Debit Visa Check Card 5588 06-01-17 Ave C Mkt 88897900 Troy MI	4.78-	2,904.53
06-02	Transfer To Shares	225.00-	2,679.53
06-02	Transfer To Credit Card	1,300.00-	1,379.53
06-05	POS Debit - VCC 5588 Transaction 06-04-17 Wm Superc Wal-Mart Sup Melbourne FL	6.65-	1,372.88
06-05	POS Debit Visa Check Card 5588 06-01-17 Taco Bell 27972 Melbourne FL	8.10-	1,364.78
06-05	POS Debit Visa Check Card 5588 06-04-17 Panda Express 1655 Melbourne FL	10.00-	1,354.78
06-05	POS Debit Transaction 06-04-17 Publix Melbourne FL	16.04-	1,338.74
06-05	POS Debit - VCC 5588 Transaction 06-02-17 Wm Superc Wal-Mart Sup Melbourne FL	31.43-	1,307.31
06-06	POS Debit Visa Check Card 5588 06-05-17 Ave C Mkt 88897900 Troy MI	1.72-	1,305.59
06-06	POS Debit Visa Check Card 5588 06-05-17 Ave C Mkt 88897900 Troy MI	1.72-	1,303.87
06-06	POS Debit - VCC 5588 Transaction 06-05-17 Target T- 2750 W New H Melbourne Vil FL	22.02-	1,281.85
06-06	POS Debit Visa Check Card 5588 06-04-17 Shell Oil 57542957 Melbourne FL	24.91-	1,256.94
06-07	Transfer From Shares	1,950.00	3,206.94
06-07	POS Debit Visa Check Card 5588 06-06-17 Ave C Mkt 88897900 Troy MI	1.72-	3,205.22
06-07	POS Debit Visa Check Card 5588 06-06-17 Ave C Mkt 88897900 Troy MI	2.94-	3,202.28
06-09	POS Debit Visa Check Card 5588 06-08-17 Ave C Mkt 88897900 Troy MI	1.72-	3,200.56
06-09	POS Debit Visa Check Card 5588 06-08-17 Ave C Mkt 88897900 Troy MI	2.99-	3,197.57
06-09	POS Debit Visa Check Card 5588 06-07-17 N Grumm Cafe 1824 Melbourne FL	7.04-	3,190.53
06-09	POS Debit Visa Check Card 5588 06-07-17 N Grumm Cafe 1824 Melbourne FL	8.63-	3,181.90
06-09	POS Debit Visa Check Card 5588 06-07-17 Melbourne Hop Bo C Melbourne FL	8.83-	3,173.07
06-09	Paid To - Best Buy Payment Chk 9140968	1,940.84-	1,232.23
06-12	POS Debit Visa Check Card 5588 06-09-17 Ave C Mkt 88897900 Troy MI	1.72-	1,230.51
06-12	POS Debit Visa Check Card 5588 06-09-17 N Grumm Cafe 1824 Melbourne FL	7.03-	1,223.48
06-12	POS Debit Visa Check Card 5588 06-11-17 Booksamillion Mbrs 800-876-4510 AL	25.00-	1,198.48
06-12	POS Debit Visa Check Card 5588 06-11-17 Bright House Netwo 317-972-9700 FL	64.99-	1,133.49
06-12	POS Debit - VCC 5588 Transaction 06-09-17 Wm Superc Wal-Mart Sup Melbourne FL	121.11-	1,012.38
06-12	Paid To - Edward Jones Investment Chk 7100015	50.00-	962.38
06-13	POS Debit Visa Check Card 5588 06-12-17 Ave C Mkt 88897900 Troy MI	1.72-	960.66
06-13	POS Debit Visa Check Card 5588 06-11-17 Taco Bell 27972 Melbourne FL	6.83-	953.83
06-13	Paid To - Wells Fargo Efs Efsymt Chk 9100001	184.96-	768.87
06-14	POS Debit Visa Check Card 5588 06-13-17 Ave C Mkt 88897900 Troy MI	1.72-	767.15
06-14	POS Debit Visa Check Card 5588 06-13-17 Ave C Mkt 88897900 Troy MI	1.72-	765.43
06-14	POS Debit Visa Check Card 5588 06-12-17 N Grumm Cafe 1824 Melbourne FL	2.99-	762.44
06-15	Deposit - ACH Paid From Northrop Grumman Dir Dep 01Afd4	2,013.24	2,775.68
06-16	POS Debit Visa Check Card 5588 06-15-17 Ave C Mkt 88897900 Troy MI	2.86-	2,772.82
06-16	POS Debit Visa Check Card 5588 06-15-17 Chipotle 1839 Melbourne FL	6.96-	2,765.86
06-16	POS Debit Visa Check Card 5588 06-14-17 N Grumm Cafe 1824 Melbourne FL	7.03-	2,758.83
06-16	POS Debit Visa Check Card 5588 06-14-17 N Grumm Cafe 1824 Melbourne FL	7.04-	2,751.79
06-16	POS Debit - VCC 5588 Transaction 06-15-17 Wm Superc Wal-Mart Sup Melbourne FL	16.41-	2,735.38



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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(\$)
06-16	Transfer To Shares	225.00-	2,510.38
06-16	Transfer To Credit Card	473.01-	2,037.37
06-16	Paid To - Protective Life Ins. Prem. Chk 4100012	24.10-	2,013.27
06-19	POS Debit Visa Check Card 5588 06-17-17 China King Melbourne FL	8.51-	2,004.76
06-19	POS Debit - VCC 5588 Transaction 06-17-17 Wal-Mart Super Center Melbourne FL	8.91-	1,995.85
06-19	POS Debit Visa Check Card 5588 06-16-17 Netflix.Com Netflix.Com CA	11.99-	1,983.86
06-19	POS Debit Visa Check Card 5588 06-16-17 Which Wich Melbourne FL	21.40-	1,962.46
06-19	Transfer To Shares	700.00-	1,262.46
06-20	POS Debit Visa Check Card 5588 06-19-17 Ave C Mkt 88897900 Troy MI	2.94-	1,259.52
06-20	POS Debit Visa Check Card 5588 06-19-17 Ave C Mkt 88897900 Troy MI	2.99-	1,256.53
06-20	POS Debit Visa Check Card 5588 06-19-17 Floridacitygc Gas 866-383-1846 GA	29.57-	1,226.96
06-20	Paid To - Wells Fargo Efs Efspymt Chk 9100001	184.96-	1,042.00
06-21	POS Debit Visa Check Card 5588 06-20-17 Ave C Mkt 88897900 Troy MI	1.72-	1,040.28
06-21	POS Debit Visa Check Card 5588 06-20-17 Ave C Mkt 88897900 Troy MI	2.99-	1,037.29
06-21	POS Debit Visa Check Card 5588 06-20-17 McDonald's F18993 W Melbourne FL	6.74-	1,030.55
06-21	POS Debit Visa Check Card 5588 06-19-17 Taco Bell 27972 Melbourne FL	6.83-	1,023.72
06-22	POS Debit Visa Check Card 5588 06-21-17 Ave C Mkt 88897900 Troy MI	5.88-	1,017.84
06-23	POS Debit Visa Check Card 5588 06-22-17 Ave C Mkt 88897900 Troy MI	2.99-	1,014.85
06-23	POS Debit Visa Check Card 5588 06-21-17 N Grumm Cafe 1824 Melbourne FL	8.63-	1,006.22
06-23	Paid To - Toyota Financial Retail pay Chk 2800008	490.00-	516.22
06-24	Ending Balance		516.22

Average Daily Balance - Current Cycle: \$1,477.78

Your account earned \$0.06, with an annual percentage yield earned of 0.05%, for the dividend period from 05-01-2017 through 05-31-2017

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-25	ACH	9.03	06-06	POS	1.72
06-01	ACH	63.62	06-06	POS	1.72
06-09	ACH	1,940.84	06-07	POS	1.72
06-12	ACH	50.00	06-07	POS	2.94
06-13	ACH	184.96	06-09	POS	2.99
06-16	ACH	24.10	06-09	POS	7.04
06-20	ACH	184.96	06-09	POS	8.63
06-23	ACH	490.00	06-09	POS	8.83
05-25	POS	8.11	06-09	POS	1.72
05-25	POS	1.70	06-12	POS	1.72
05-25	POS	1.72	06-12	POS	7.03
05-26	POS	7.04	06-12	POS	25.00
05-26	POS	1.70	06-12	POS	64.99
05-30	POS	12.00	06-12	POS	121.11
05-30	POS	14.99	06-13	POS	1.72
05-30	POS	22.42	06-13	POS	6.83
05-30	POS	25.63	06-14	POS	1.72
05-30	POS	74.00	06-14	POS	1.72
05-30	POS	3.00	06-14	POS	2.99
05-30	POS	4.69	06-16	POS	7.04
05-30	POS	5.27	06-16	POS	16.41
05-30	POS	5.65	06-16	POS	2.86
05-30	POS	5.65	06-16	POS	6.96
05-30	POS	8.00	06-16	POS	7.03
05-30	POS	8.63	06-19	POS	11.99
05-31	POS	6.20	06-19	POS	21.40
06-01	POS	11.87	06-19	POS	8.51
06-01	POS	1.72	06-19	POS	8.91
06-01	POS	2.66	06-20	POS	29.57
06-01	POS	9.96	06-20	POS	2.94
06-02	POS	1.72	06-20	POS	2.99
06-02	POS	4.78	06-21	POS	2.99
06-05	POS	8.10	06-21	POS	6.74
06-05	POS	10.00	06-21	POS	6.83
06-05	POS	16.04	06-21	POS	1.72
06-05	POS	31.43	06-22	POS	5.88
06-05	POS	6.65	06-23	POS	8.63
06-06	POS	22.02	06-23	POS	2.99
06-06	POS	24.91			



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Statement of Account
For MILES B SHIPMAN

Savings

Membership Savings - 3041937255

Joint Owner(s): BARBARA W SHIPMAN

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-25	Beginning Balance		32,861.34
05-30	Transfer To Credit Card	856.34-	32,005.00
05-31	Dividend	6.34	32,011.34
06-02	Transfer From Chk/MMSA	225.00	32,236.34
06-05	eDeposit-Scan/Mobile 000000047628199	1,472.04	33,708.38
06-07	Transfer To Checking	1,950.00-	31,758.38
06-16	Transfer From Chk/MMSA	225.00	31,983.38
06-19	Transfer From Checking	700.00	32,683.38
06-24	Ending Balance		32,683.38

Your account earned \$6.34, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2017 through 05-31-2017

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.

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.